

A playful look at the
agency you love to hate:
See Arts & Letters



El Cerrito Dogs advance to
Western Pony baseball regionals:
See Sports on page B3



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The Journal

of Albany

El Cerrito and Kensington

A1

July 30, 1998

revised presentation will
be made before the City
Council on Monday.

By J.R. DEATON
Staff writer

EL CERRITO — Round three of Plaza revitalization takes place at the Redevelopment Agency meeting this Monday, when Plaza owners discuss plans with the agency.

Monday's presentation may include

and proposed site plan or just a

Albany eyes
pulling out of
Social Security

By JAMES CARTER
Staff writer

ALBANY — In a recent unanimous vote, the city council took first step toward establishing a Municipal Services Joint Power Authority — an agency that Marc Fox, Personnel Officer for the city, says will save nearly \$50,000 in its first year of operation. JPA would simplify the management of the city, according to Fox, and make it much more flexible.

The savings Fox referred to

will be gleaned by yanking city

employees out of FICA (the Social Security system) — whether they like it or not — and using 6.2 percent of the city now contributes to that system for other purposes.

For told *The Journal* the only employees that would initially be affected by the new agency and the withdrawal from FICA could be those not represented by a union, and "safety" employees — members of the fire and police departments. According to Fox, all employees already participate in the Public Employee Retirement System, or PERS, the largest public pension system in the nation. PERS invests pension money into the stock market, bonds, and other assets as well and currently has more than \$141 billion in assets, according to PERS statistics.

Currently, employees contribute to both PERS and FICA. But if the JPA is established, that will soon change.

Fox said employees no longer covered by Social Security will receive the 6.2 percent of their salary now invested into that system on their paychecks. "They can put (that money) into IRA plans, into brokerage plans, they can use the money to pay off existing credit card bills or any other spending plan that they have," Fox said. "So it returns back to the employees for their own retirement choices."

Yet many studies suggest a growing number of working people have a negative net worth which raises questions about the feasibility of city employees investing the 6.2 percent "increase" into any kind of a retirement plan.

The genesis of the proposal to form a JPA, according to Mayor Bruce Mast, was in part due to

See RETIRE on page A14

discussion of the "facts and figures" of Plaza development.

Self-described "eternal optimist" Kathleen Perka, who led a petition drive to lure a department store to the Plaza, suggested developers need to be mindful of what the community wants — a department store at a reasonable cost. "I'm not asking them to lose money on the deal, but I want them to be realistic about how much money it is going to cost," she said.

The "them" in the deal are the developers and principal Plaza owners: American Stores Properties Inc., owners of the

Lucky grocery store chain and the El Cerrito Plaza Company, owner of the buildings housing the smaller Plaza stores. The American Stores/Plaza Co. development team promised at the last agency meeting that their next presentation would be "much more thorough."

The public and the agency were not impressed with the partners' first two site plan efforts, which were labeled "uninspired" and expensive.

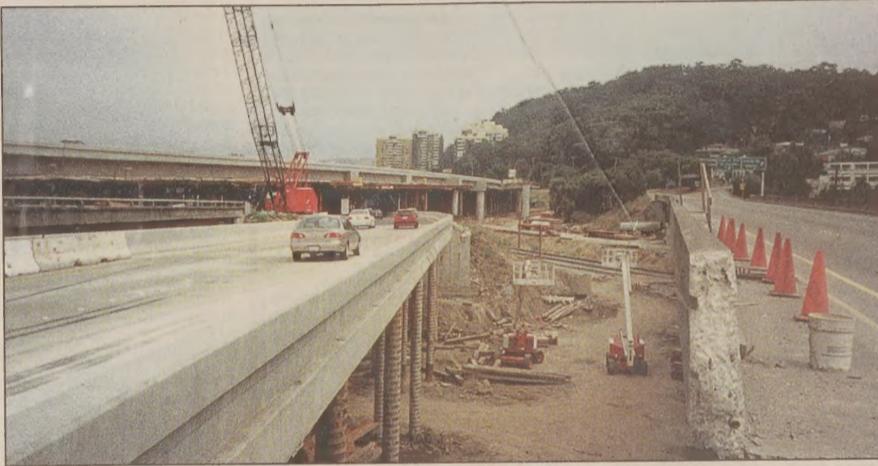
The two owners have been working since September toward a plan to revitalize the slumping shopping center. The site plan unveiled in May didn't include

plans for a coveted department store and was dominated by a 68,000-square-foot combination Lucky grocery/Sav-On Drug Store. Last month, the proposed plan did include a pad for a 100,000-square-foot department store, but also called for a two-story parking garage and asked for a \$7.2 million public subsidy.

"This is classic negotiating," Mayor Pro Tem and Redevelopment Agency member Gina Brusatori said in an informal conversation last week. "They have

See PARTNERS on page A14

In addition to Monday's council session, the El Cerrito Redevelopment Advisory Committee meets today at 7 p.m. in the council chambers, 7007 Moeser Lane to hear a presentation by Lucky Stores and the El Cerrito Plaza Company on their proposal for revitalizing the Plaza. This is informational meeting and no action by the RAC is expected.



Reconfigured I-80/580
interchange opens
**Out with
the old,
in with
the new**



Top, the new interchange to Interstate 580 stands next to the now empty section of I-80 and the closed Pierce Street exit. Demolition of the closed section, above, will begin in 10 days.

"Everything went according to plan" Sunday when the new overpass for I-80 and 580 opened for the first time, Reza Sifraejad, Caltrans spokesperson told *The Journal*. "We were a little surprised to see how much congestion there was Sunday afternoon," he said "but when you look at it, it was the very first day the change was put into effect. It's probably a good thing that people were taking it slow and reading all the signs."

Caltrans currently has eight electronic signs flashing between Powell Street and the split between Interstate

580 and I-80 in Albany.

Sifraejad said according to the Highway Patrol, there was no increase in accidents since traffic has been rerouted. "Traffic has historically been bottlenecked on any given afternoon" at the I-80, 580 split due in part to what he called an "unconventional interchange" through Albany and the fact that "a lot of trucks" had to merge into the left lane across traffic in order to make the transition to westbound 580. With the new roadway, Sifraejad said those problems should end — once

people adapt to the changes. Judging from backups during the Monday commute, the transition will not be instantaneous.

Caltrans expects the demolition of the old overpass and Piece Street offramp to begin within the next 10 days and to be completed within several weeks.

All other construction in the area, including onramps and a bicycle path between Richmond and Powell Street in Emeryville, should be completed by the year 2000.

EC neighborhoods prepare for 'National Night Out'

By J.R. DEATON
Staff writer

EL CERRITO — If you're like most people, every once in a while you probably get the urge to meet your neighbors, pal around with the Chief of Police, wear nontoxic glow-in-the-dark necklaces, talk to city councilmembers and help McGruff the Crime Dog take a bite out of crime.

Well, it so happens that Tuesday Aug. 4 is your lucky night.

That evening an estimated 500 El Cerritans of all ages will take part in the 15th annual National Night Out neighborhood celebration. Described by El Cerrito Police Det. Scott Erwin as "people getting out to meet their neighbors," this is the second year El Cerrito has participated in the event. The goal is to promote neighborhood unity and awareness by having a good time while getting to know your neighbors and police officers. "Residents in

neighborhoods throughout El Cerrito and across the nation are asked to lock their doors, turn on outside lights and spend the evening outside with neighbors and police," explains National Association of Town Watch, the national coordinators of the event.

Erwin, who is coordinating El Cerrito's night out in conjunction with the city's Citizens' Crime Prevention Committee said there are 16 "host houses" signed up for

the evening all around El Cerrito. Each host plans and organizes his or her own fete. Some people are planning ice cream socials, others will be potlucks, and barbecues are also planned.

Ky Katsumoto, chair of the citizen committee, said that at two locations people are planning to close off the entire block so that kids can play safely in the streets.

Police Chief Linda Fellers, Commander Scot Mosby and Det. Erwin will be making the rounds

that night joined by city councilmembers and Mayor Jane Bartke. They will have to divide the route, but Erwin promises every hosted party will be visited by at least one "real live officer" and councilmember, so get your questions ready.

Fellers said one of the goals of the evening is "to get a sense of where the neighborhood is" in terms of neighbor relations. "Do

See NIGHT on A14

Worth Checking Out

EC pool benefit

The public is invited to attend a silent auction benefit being staged by the El Cerrito Gators youth swim team to raise funds for repairs to the Community Center pool on Friday Aug. 28 at 6 p.m. at the Community Center, 7007 Moeser Lane. If you can donate items for the auction in the categories of arts, books and music, health and fitness, entertainment and dining, fashion and beauty, home and garden, children and trips and vacations, call Michele at 526-2278.

Library benefit breakfast

The Albany/El Cerrito Lions Club host a Pancake Breakfast Benefit for the Friends of the El Cerrito Library from 8:30 a.m. to noon on Sunday, Aug. 2 at the El Cerrito Masonic Center, 6922 Stockton St. Tickets are \$4.50 in advance and \$5 at the door. Proceeds will provide supplemental funds for library programs and materials. Advance-purchase tickets are available from members of the Lions Club and board members of the Friends. Details: Eileen Leon, 526-5116.

Friends of Creeks

On Monday the Friends of Five Creeks meet outside to the Ohlone Greenway under BART to stencil where

Middle Creek passes below. Meet at the Community Center, 1249 Marin Ave. Details: 412 7257.

Poetry of Summer

On Tuesday, Aug. 4, at 7 p.m. the Friends of the Kensington Library hold their free Poetry of Summer, event featuring readings by local poets followed by an "open mike," when members of the audience can to share their poems. Kensington Library 61 Arlington Ave. Refreshments available. Details: 525-0253.

Feast for stomach and eyes

El Cerrito-based Celebrating Culture and Community is kicking off a monthly performance series by local dance artists on Aug. 16 when the group Oduduwa

performs traditional West African social and ceremonial dances with chanting and drums, as well as authentic costumes of Porto Brasil in Kensington's Colusa Circle. Performances are at 6 p.m. and 8 p.m. There is a \$5 cover charge and reservations are required at 526-1500. Details about Celebrating Culture and Community: 236-3255.

Running for office

The Alameda County Registrar of Voters says the nomination period for local offices to be voted on in the Nov. 3 general election is now open and runs until Aug. 7. Local offices up for election include school board members in Albany, and representatives on a number of boards, including BART, AC Transit, EBMUD

and the East Bay Regional Park District. For information on filing for municipal offices, contact the city clerk. For county or regional offices, call the county registrar's office at (510) 272-6933.

Stroll applications

This year's Solano Stroll is on Sunday, Sept. 13. For applications for a non-profit organization booth, commercial booth, parade entry, volunteering or entertainment, send an SASE to 1563 Solano Ave. #101, Berkeley, 94705 and mark your return envelope with the type of application in which you are interested. Details: 537-5358.

Inside

Arts & Letters	B1
Bill Mann	B2
Community Folk	B10
Martin Snapp	A14
Opinion	A13
Police Reports	A14
Sports	A14
Albany Council declines state grant to police ...	AB3

Grant for high-profile police program turned down

Police chief disappointed as council majority questions local benefits of Chief Operator

By JAMES CARTER
Staff writer

ALBANY — The City Council recently voted not to accept a two-year grant proposal from the Office of Traffic Safety that would have continued and expanded the nationally recognized Chief Operator Teen Driver Program. The existing program, in operation for six years, is perhaps best known for the activities of "Elvis and the Lawman" — a musical group that among other things encourages teens to use seat belts when in an automobile.

According to Albany Police Chief Larry Murdo, the proposed \$275,000 grant, funded by the California Office of Traffic Safety, would be expanded to include education about what he called the "no zone concept" — an attempt to educate teens about the area around large and commercial vehicles that "people think they can enter" when, in fact, "drivers of those big rigs are either unable to see them or can't stop in time." Murdo cited a fatal accident on I-80 last week as an example for the need for such education.

Yet at the July 20 meeting of the council, Mayor Bruce Mast and Councilmember Elizabeth Baker voted to turn the grant down, while council members John Ely and Robert Good supported acceptance. Peggy Thompson was excused from the meeting.

In the case of a tie vote, a proposal is defeated.

Mast, asked why he opposed the grant, said "I'd prefer not to

comment. I'm on very good terms with the chief and I know this has been his baby for the last six years. I think I did the right thing, but at the same time, I know that he's terribly disappointed. I just want to move on to the next challenge."

Baker offered a more comprehensive explanation for her vote. She told *The Journal* she opposed the proposal "Not because I don't think these guys have done a good job doing what they've done on their time off, or that they shouldn't be able to earn extra money. From my point of view the city has not received that much benefit from it."

Baker added "Let's spend money creating something new. I don't know of any other entity that doesn't take a team approach. Let's come up with something that really involves other police officers, our teen center leader, our park and rec people who are actually working with youth on a more regular basis. Let's really have some cross-culturalization here . . ."

Murdo said Baker thought the

Chief Operator program would end last year, "And I said, 'well,

you have a very successful pro-

gram — a flagship program.'"

Murdo said Baker suggested a larger department should handle the program, one that could sustain it. "And I asked 'Are you saying you're punishing us because we are a small department but very creative? We can do this and that's the reason the Department of Transportation recognizes we are the only ones that

can do it.'" Murdo also asked why the city would refuse to accept a grant that involved "no cost to the city?"

"Basically, as I view it, we are a fiscal agent performing a pasture function for the state," Baker said. "And my question is why? Why don't they form their own private corporation and pay someone to go out and organize it? Why involve the city at all?"

Baker suggested the grant is not something "that is capacity building either for the police department or for the city. And its basically been the same people involved for six years doing the same thing. I just question why we have to facilitate that." She also mentioned that the officers involved travel to other communities, and though she was "not against that in principle," would prefer a program that had "more tangible effects" in Albany.

Murdo contends that "many of the kids that live in neighboring communities we influence drive in Albany. If their behavior is modified by our program and they drive safer here, then our program is justified."

"I don't disrespect the council position," Murdo added, "and many of them asked very significant questions about how much money and time is involved — all valid questions. Yet I don't quite understand why they would want to cut the best program that exists. These are traffic safety professionals who have evaluated the program and decided (Albany) is the best place (for the program)."

Though Murdo and Baker agree the work of the Chief Operator program has had a positive effect in the past, the issue that divides them is the impact it would have in the future and whether other individuals and agencies can be included.

Baker asked this reporter, "How would you feel if there was someone on your staff for the last six years that always got a grant to go out and interview the homeless? What if they had a grant to interview them and would get to do it on overtime and actually made a third more (pay) than you did? What if you wanted to interview social service providers? You see what I mean? How would that impact you and everybody else on your staff?"

Murdo said he could not understand Baker's reasoning. "Even Dr. Martinez wants this program — he is the director of the National Highway Traffic and Safety Administration. He is the one who wants it integrated into the 'no zone' because he's seen the effects and he's seen what it's done. These are professionals who think this (proposal) warranted a grant. My God, there's this councilperson in Albany who is making this decision predicated on what data? I respect Councilperson Baker's opinion but I have to disagree with her."

Though the council is on hiatus during August, it is likely the issue will be revisited when it reconvenes in September. In the meantime, there may not be any Elvis sightings in Albany for awhile.



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Cross country cyclist within 500 miles of goal

By JAMES CARTER
Staff writer

Dubose Scarborough, an Albany resident pedaling cross-country with the GTE BigRide, has traveled 2,743 miles since leaving Seattle, Washington June 13. As of today, there are only two days remaining before the cyclists stream into Washington, D.C., their final destination.

When we spoke to Scarborough last Thursday, he was in Viroqua, Wisconsin, Day 39 of the cross-country trip. With less than 500 miles remaining in the ride,

Scarborough has already crossed the Rocky Mountains and the Continental Divide, the Little Big Horn and Mississippi River, and pedaled hundreds and hundreds of miles through the corn and soy fields of the Great Plains.

During his journey, the former smoker has also endured tornado warnings, hellish thunderstorms, 100 degree heat, bitter cold, strong headwinds, and nights spent in a flooded tent. Yet despite such obstacles, Scarborough told *The Journal* that most of the riders "want to finish ... but they

don't want the ride to be over."

Scarborough described the warm reception the 700 cyclists have received from people all along their journey. While passing through an Amish community, the farmers there set up lemonade stands: One small town baked 123 dozen home-made cookies for the weary travelers; schools and communities have entertained them with musical performances, rallies, and taken time to show them around town.

Tyler, Minnesota, a hamlet of 1,200 residents, grew by 50 per-

cent when participants in the Big Ride arrived. Cyclists were greeted by Mayor Dan Hess and his dog, Dweeter. Hess personally shuttled bikers to laundromats, to buy ice cream, and on their last day in town appeared with Dweeter on the back of a super lawnmower/tractor where he picked up biker's bags and drove them to the truck that transports their equipment. "The remarkable thing is that this guy was so natural and re-

lent when participants in the Big Ride arrived. Cyclists were greeted by Mayor Dan Hess and his dog, Dweeter. Hess personally shuttled bikers to laundromats, to buy ice cream, and on their last day in town appeared with Dweeter on the back of a super lawnmower/tractor where he picked up biker's bags and drove them to the truck that transports their equipment. "The remarkable thing is that this guy was so natural and re-

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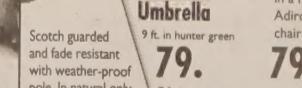
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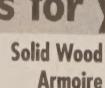
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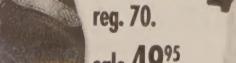
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EC General Plan process San Pablo Avenue: An opportunity and a concern

By J.R. DEATON
Staff writer

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state law, has been called the Bible of the city's planning commission and will guide all aspects of El Cerrito's development for the next 15 to 20 years.

EL CERRITO — The city's latest effort to update its General Plan took place last Saturday in the first of two planned community-wide public workshops. Facilitated by a professional consultant group, Moore Iacofano Gotsman Inc. (MIG), the workshop focused on what people want to see done along San Pablo Avenue. Project Manager Robert Odland and Carolyn Verheyen of MIG also discussed "emerging directions," unresolved development issues and answered questions from city residents.

Held in the auditorium of the St. John the Baptist School, several large posters depicting San Pablo Avenue "development nodes" and "potential change areas" stood on easels. Verheyen told the group the consultants are trying to "hone down" all the information they gathered from the residents at last May's vision festival and from community questionnaires sent out earlier this year. The consultants attempted to reconfirm what they believe residents have been telling them they want in the new general plan.

The general plan, required by

Odland listed a number of city "assets" including El Cerrito's location, parks and open spaces and its "safe, small-town feel." He said people have indicated they want "no dramatic changes" in their city. He said most want to maintain their "safe, attractive and healthy community," but would like a more "pedestrian-friendly environment" with a mixture of "quality businesses" and an area with a "distinct city center."

Odland said El Cerrito is a built-up, hemmed-in, already developed city. "Our issues tend to be smaller scale," he said, calling the San Pablo commercial corridor the main problem opportunity facing the city. "It's not a particularly attractive street," he told the audience, noting that it is difficult to cross on foot, is noisy and often congested.

In smaller focus groups, a lot of brainstorming and freewheeling discussion took place. Terms like "multi-nodal development," "top of shop housing" and "retail clusters" were bantered about and

debated.

One group said El Cerrito needs a "pro-active, integrated approach to development." San Pablo Avenue was likened to an economic engine and commercial nodes along its length would act as "pistons" to drive the lifters, valves and crankshaft of civic prosperity.

A shuttle system was envisioned that would connect business and retail nodes on the avenue and consumers living in the hills.

A more pedestrian-oriented San Pablo Avenue was also proposed, retail shopping areas in Walnut Creek and Berkeley's Fourth Street were cited as examples to emulate. "Multi-family housing needs to be smaller scale and well designed," noted one group that debated whether it wanted a "big box" smaller retail, or a mixture of both along San Pablo.

Other questions abounded. Should BART parking at the Del Norte area be moved west of San Pablo? One person asked: How many people do you need to support a node? Another suggested that underlying all these civic visions is the question: "What are you willing to pay for?" The possi-

El Cerrito is holding a series of public workshops to gather citizen input on planning for its long-term future environment. The result will be an updated General Plan, policies for how the city will look and feel over the next 20 years. Remaining meetings:

Workshop #2: Evaluating Alternative Concepts Saturday, Sept. 12 (Time and location to be announced).

Workshop #3: Selection of a Preferred Alternative will be held in mid-to-late November (Date, time and location to be announced).

bility of coordinating San Pablo Avenue development with the city of Richmond was also discussed.

"We certainly have a lot to analyze," said consultant Verheyen at the workshop's close. She said her team will "repackage into some clear alternatives" the ideas discussed last Saturday. At the next workshop, set for Sept. 12, Verheyen and her colleagues will summarize what they have heard from the community and unveil three alternative visions of El Cerrito's future.

Solano Avenue Association News

we registered over 100 enthusiastic chalk artists this year. The book fair at Peralta Plaza was a hit, too. Operation Kidprint and the Butterfly Release drew a lot of folks out for the day. Plans for next year are already in the works with a slight alteration: each registrant will be given an address at which to chalk, so that every storefront has a drawing, not just

What's the bad news? I don't know yet. Hopefully, with a little effort on our part, we can avoid that part of the story.

—Ed McManus

Chalked it up for books

Even with the threat of El Niño

See AVENUE on page A14

■ On the Avenue

From the president

The good news is that by the time you read this, traffic will be moving in both directions on lower Solano. Parallel parking will also be available in the blocks below the BART tracks. For the merchants and residents in the construction area, a small amount of normalcy will return. The construction project has had a huge impact on our fellow merchants west of Key Route. Many custom-

ers have just stopped coming. Others who have tried, haven't been able to figure out how to get through. Hopefully this aspect of the project is behind us.

The project has not been entirely benign for those of us east of the project zone. The decrease of traffic has slowed all of our business because people were not using Solano. As we start gearing up for the stroll, let's all take the opportunity to reintroduce our-

selves to each other, customers and business alike. We have some building to do and will have a nice new stretch of the avenue to start with as a start.

What's the bad news? I don't know yet. Hopefully, with a little effort on our part, we can avoid that part of the story.

—Ed McManus

Chalked it up for books

Even with the threat of El Niño

See AVENUE on page A14

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School District seeks applicants for advisory commission on school facilities

At its July 22 meeting, the West Contra Costa Unified School District Board approved the formation of a Citizens' Advisory Commission for District School Facilities. The commission's purpose is to review facilities needs, to make recommendations for effective use of Measure E general obligation bond funds approved by voters on June 2, 1998, and to make recommendations for prioritizing short- and long-term improvements which are not funded by the bond.

The 15-member advisory commission will consist of the following:

Ten at-large members appointed by the Board of Education from applications submitted to the Office of the Superintendent by Aug. 24. Each Board Member will appoint two members of the commission.

One representative appointed by each of the five cities served by the school district (El Cerrito, Hercules, Pinole, Richmond and San Pablo).

Persons interested in serving on the commission may obtain applications from the reception desk at the District Office located at 1108 Bissell Avenue in Richmond, or from the District's web site (<http://www.wccusdk12.ca.us/>)

(<http://www.wccusdk12.ca.us/>). Applications are also available in the city manager's offices of the cities of San Pablo, Richmond, Pinole, Hercules and El Cerrito.

The Citizens' Advisory Commission's initial tasks will be to review the staff scheduling plan of bond projects for presentation to the school board, and to review the allocation of any other funds for facilities purposes as they become available. The commission will also make recommendations for prioritizing resources in other key areas (such as athletic facilities and technology) which are not funded by the District's general obligation bond.

The \$40 million general obligation bond passed by 76 percent of voters will fund the construction of a new middle school in Richmond, and provide for roof and heating repairs, for playground repaving, and for rewiring for technology throughout the school district.

New administrators

In other action at the July 22 board meeting, the board made the following administrative appointments: Carrie C. Perdue, Principal, Gompers; Galen Murphy, Principal, Hercules Elementary; Vince Rhea, Vice Principal, El Cerrito High School; and The Journal.



West County School Watch

By Glen Price

Andrew Vavuris Vice Principal, Portola Middle School; Mimi Qabeggan, Vice Principal, Downer Elementary School; David Rubinoff; Dean, De Anza High School; Donell Williams, Dean, El Cerrito High School; Jerry Scheidt, Dean, Pinole Valley High School.

Want to receive West County School Watch and other action alerts on local school issues delivered to your email address? Send the message "Subscribe" to pakgen@aol.com. Glen Price is a member of the WCCUSD school board; the opinions and views expressed in West County School Watch are his own and do not reflect official views or positions of the school board, WCCUSD or The Journal.

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Advertisement for Bids

Pursuant to Ordinance No. 6420 NS and subject to conditions prescribed by the undersigned, bids for a Lump Sum Contract are invited for the following Bid Packages:

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Berkeley, CA

Description of Work: The scope of the project consists of all work to complete soft demolition and asbestos and lead abatement prior to Seismic Retrofit and Renovation of the Martin Luther King Jr. Civic Center in Berkeley, CA. Asbestos abatement will involve pipe insulation and floor coverings. Lead abatement will involve lead based paint. Soft demolition will involve interior finishes, mechanical, electrical and plumbing systems. Specific Scopes of Work are fully described in the bidding documents.

Bidding Documents will be available to Bidders on **July 20, 1998** and will be issued at:

Office of Capital Projects
Martin Luther King Jr. Civic Center Building
2180 Milvia Street - 5th floor
Berkeley, CA 94704

Bids will not be accepted after: Friday 2 p.m., August 7, 1998

Bid security in the amount of ten (10%) percent of the Lump Sum Base Bid shall accompany each Bid. The Surety issuing the Bid Bond shall be, on the Bid Deadline, listed in the latest published State of California, Department of Insurance, list of Insurers Admitted to Transact Surety Insurance in this State.

The successful Bidder and its Subcontractors will be required to follow the nondiscrimination requirements set forth in the Bidding Documents.

A mandatory pre-bid conference and site walk will be held at the above address at 10 a.m. Monday July 27, 1998. Only bidders attending this conference and site walk will be allowed to bid on this work.

Pursuant to Ordinance No. 6420-NS, the City Manager may award a contract to the lowest responsive and responsible bidder or an individual bid package, or the lowest responsive and responsible bidder on any combination of bid packages, in order that the City receives the lowest price for the overall work to be performed.

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College Avenue Rockridge Merchants



Rockridge Market Hall

by Karyn Selby Miller

The shop owners of Market Hall were sitting around a table at a recent meeting discussing their plans for the season, and realized that something was different that afternoon. Something was definitely different. Everyone was a little happier, a little more relaxed, and a little, well, sunnier. Then they realized, "That's it! The sun is out my goodness, we've had continuous sun for almost a week now! SUMMER IS HERE!"

In celebration of the season, Market Hall would like to share some of this season's specials and highlights.



Long winter rains have brought great summer field flowers to **Bloomies**. Intense saturated colors; magenta zinnia, azure sunflowers, sea green hydrangea, passionately purple dahlias. They only last for a few weeks, so be sure not to miss them! Also, Michela and Ilona suggest that now is the time to buy flowers to dry for holiday craft projects.



Mark and his staff at **Enzo's Meat & Poultry** have noticed an increase in the amount of meats they've been selling lately. Could it be that summer is finally here to stay for a while and it's time to fire up that grill? Let the guys

at Enzo's help you host that perfect B.B.Q. with Stuffed Flank Steaks, Baby Back Ribs, Corn Fed Midwestern Beef, and Hoffman Fryers - just a few of the items to choose from.

What's new at **Grace Baking**? This month they've added Raspberry Oat Scones and Chocolate Morning Buns to the menu. Also, back by popular demand, they have reintroduced the Pan Marino Bread - it's an

Italian Country Rosemary bread, delicious!

At Market Hall Produce emphasis is always on fruits and vegetables direct from the farmers, highest

quality products and a plethora of flavors. This summer they have the tastiest, juiciest peaches from Blossom Bluff Orchard, and organic nectarines from the local Frog Hollow Farm. And finally they have tasty tomatoes, grown organically at Terra Firma Farms. The strawberries right now are practically a dessert by themselves

they're so sweet!



Pasta Shop is running a summer Mediterranean Promotion. Through the month of August, the kitchen will be preparing specialties from Italy, Greece, the Middle East, Turkey, and North Africa. Wonderful new house-made items almost every week, and an exotic variety of grocery items. Pick up your Passport at the Pasta Shop and begin your travels. For every purchase from a Mediterranean country you will receive a stamp in your Passport. Completed Passports are entered into a drawing that includes two roundtrip tickets to Italy!

Paul Marcus Wines this month is featuring two incredible wines. Basa, a Spanish Sauvignon Blanc, for \$7.50, as well as a luscious Corbieres from France, Chateau Camplong, for \$5.99. These wines are both tremendous values and perfect for summer dining



For a hot weather suggestion, try the Ice Mango tea, Iced Chai, or Iced Coffee at **Peaberry's Coffee & Tea**. What sets Peaberry's apart from the others? Their inventory of green coffees from small estates which they expertly blend,

then roast in small batches in their Emeryville plant. Try their wide selection of fresh beans, and sample their full leaf and custom blended teas. Join the thousands who have ended their search for the perfect cup at Peaberry's.



At Rockridge

Fish, Allen and his staff are raving about the local salmon that's in season as well as the beautiful local halibut - both perfect for grilling this summer. Additionally, their Gazpacho, Ceviche and Rock Shrimp Salad are a must for any B.B.Q. or summer meal. One of the all time favorites is the Rockridge Fish Salmon Roll. Come by and let the helpful staff assist you in planning a healthy and tasty summer meal.

In addition to all these specialties, plans are in the works for Market Hall's "A Taste of Rockridge" Street Fair which will be a benefit event for Children's Hospital of Oakland. This lively block party will take place on Sunday, October 4th and will include fantastic foods from Market Hall, great music, and lots of activities for children and grown-ups alike. Mark it on your calendar and join in the fun!

In the future you can find out about monthly specials and features on the new Market Hall web page. The initial site will be launched within a few weeks, and the entire site will be up in August. So in the near future if you can't make it for a real visit, take a virtual tour Hall has to offer at www.MarketHall.com.

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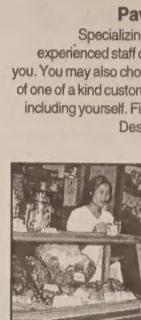
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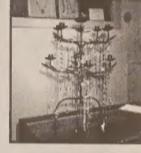
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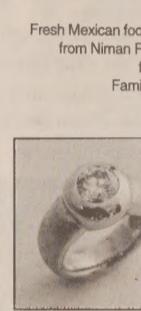
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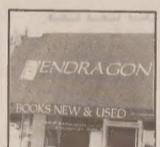
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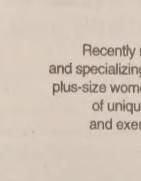
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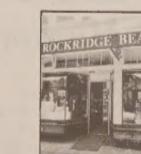
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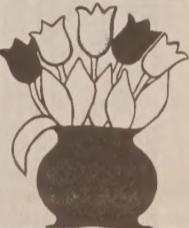
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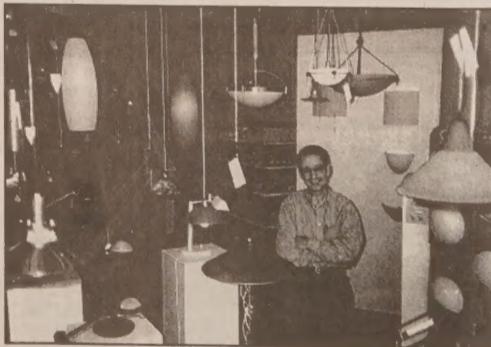

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movement

index

Barry Sez!

Barry Lehrman / East Bay Nursery

here, with a vengeance. Our heat wave lasted all of 5 days and now we are back to fog. In addition to being the resident garden philosopher, I am also a master of growing plants. Amongst those plants that have been my experience are eggplants, and other heat loving vegetables. Since the rain ended in May we have been in which temperatures have reached the ideal range for these plants. If one asks me why their tomatoes won't set fruit, the famous smoke that comes from the general mistiness that we have noticed so much of around here

that we have learned over the years of working in the Bay Area. To fool the warm out, a layer of black plastic covering the ground around the base of peppers, basil, and other heat loving crop plants will help to warm the soil to the locating these plants in particularly warm locations such as near fences or south patios is advantageous. Growing the plants slightly drier than usual also helps to heat the air for the watering can or hose on these cool foggy days, save the water for when the plants really need it.

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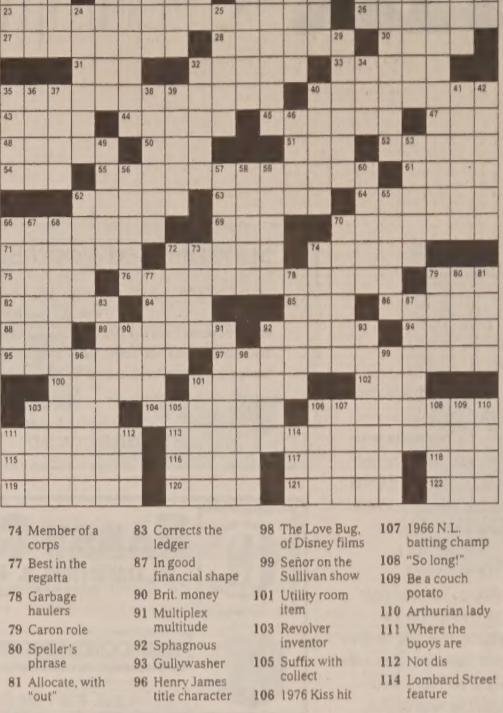
Mon. - Fri. 10:00-6:30 Sat. 9:30 - 6:00 Sun. 11:00-5:00

New York Times Magazine Puzzle**DOUBLE HEADERS**

BY RICHARD SILVESTRI / EDITED BY WILL SHORTZ

ACROSS

- 1 Kaiser, once
- 4 "Die Fledermaus"
- 9 Irritate
- 13 Slow movement
- 19 Flap
- 20 Biological group
- 21 Inner Prefix
- 22 Whalesucker
- 23 Gorg worn on the head?
- 26 Plug for a cask
- 27 Having the biggest lip?
- 28 Set-tos
- 30 In a bit
- 31 "Oh, I see"
- 32 Ran riot
- 33 Beat
- 35 First note at the Moulin Rouge?
- 40 Contest for Atlanta
- 43 Wheelhouse direction
- 44 Check mates
- 45 Strauss opera
- 47 Cambodia's Lon
- 48 Dallas iceman
- 50 Baja cheer
- 51 Birling surface
- 52 Pulitzer Prize category
- 54 Fast Chinese food?
- 61 Biol. subject
- 62 Inglo glovers
- 63 Diamond flaw?
- 64 What you will
- 66 Clean
- 69 Downhill gold medalist of 1994
- 70 Travelers' gear
- 71 Rival of Billie Jean
- 72 Kind of skirt
- 74 Author Puzo
- 75 Women, slangily
- 76 Off-limits craziness?
- 79 Flight
- 82 — alia
- 84 Popular card game
- 85 Starts of the fifth century
- 86 More than see
- 88 "Rock 'N' Roll Is King" group
- 89 Prevents
- 90 Having tears
- 94 Skim along
- 95 Crossword grid feature
- 97 Dog pedigree?
- 100 "Hernando's Hideaway," e.g.
- 101 Go formal
- 102 Auto of long ago
- 103 It may be thrown into a pot
- 104 They make connections
- 106 Nautical hanger-on
- 111 Lit up
- 113 Farewell to balloting?
- 115 Where Mark Twain is buried
- 116 Director Riefenstahl
- 117 Backgammon piece
- 118 Fatima's spouse
- 119 Optimally
- 120 Hebrides tongue
- 121 Bars
- 122 Vintage
- 123 Off-limits craziness?
- 124 Notable opening of 10/7/82
- 125 Fall guy?
- 126 Alitalia stop
- 127 Hercule's creator
- 128 Start of the fifth century
- 129 Home of the Black Bears
- 130 Olive relative
- 131 Weasel out
- 132 Buck features
- 133 Mount
- 134 Go (over)
- 135 Nova (music style)
- 136 Key of Mendelssohn's Symphony No. 3
- 137 Dog pedigree?
- 138 Go "pool!"
- 139 Press agent?
- 140 Meal starter
- 141 Calculate astrologically
- 142 Renaissance fiddle
- 143 Opposite of hetero-
- 144 Calculate astrologically
- 145 Relieve
- 146 Straight piece
- 147 Becket's star
- 148 Cheap magazines
- 149 Ground meal
- 150 Partner, redundantly
- 151 Delights
- 152 i o boot
- 153 Show disdain for
- 154 Tangent or secant
- 155 "Adam's Rib" actress
- 156 Confine
- 157 Home of the Black Bears
- 158 Exhibit vanity
- 159 Millennium makeup
- 160 Use a thurible
- 161 Chimp in space
- 162 Flyes of the face of
- 163 With nothing left over
- 164 Drummer's affliction?
- 165 Go "pool!"
- 166 Tick off
- 167 Continuous-play tape
- 168 Foil on the stage
- 169 Ballot
- 170 Renaissance
- 171 Ballot
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LEGALS

Public Notices

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4320

The Name of the Business: Design Concepts, P.O. Box 972, Clayton, CA 94517

is registered by the following owners: Farzad Aslani, Aslani em Mirzapour, 5582 Valley Center, San Jose, CA 95121

Business is conducted by husband and wife.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3820

The Name of the Business: 355 West 12th Street, Pittsburgh, PA 15203

is registered by the following owner: Jim Butler, 355 West 12th Street, Pittsburgh, PA 15203

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3822

The Name of the Business: Fight For Your Rights, 578 Civic Center Suite A, Richmond, CA 94804

is registered by the following owner: Michael L. Broussard, 578 Civic Center #A, Richmond, CA 94804

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3853

The Name of the Businesses: 2, 5 finites, 3) Prevalent, 381 Hartz Drive, San Jose, CA 95126

is registered by the following owner: Alan Wilken, 17656 Mayflower Dr., San Jose, CA 95456

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4005

The Name of the Business: A & A Brick & Things

is registered by the following owner: Gregorio, 3930 Redford Ave., Pittsburgh, CA 15236

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3882

The Name of the Business: 9055 Chatsworth Rd., Brentwood, CA 94513

is registered by the following owner: Eric Water, 9055 Chatsworth Rd., Brentwood, CA 94513

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3954

The Name of the Business: Business Services, 231 Market Place, San Francisco, CA 94153

is registered by the following owners: Gregor Beedez, 43 D Canyon Woods, San Ramon, CA 94583

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3955

The Name of the Business: Pizza Pot Jo Jr., 13501 E. San Pablo Ave., San Jose, CA 95106

is registered by the following owners: Eric Am, 13501 E. San Pablo Ave., San Jose, CA 95106

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3956

The Name of the Business: Enterprises Mobil Pepple Service, 2243 Northgate, San Bruno, CA 94052

is registered by the following owner: John P. Gatto, 2243 Brunswick St., Concord, CA 94520

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-3957

The Name of the Business: Products N-Demand, 1180 Tilden Street, Berkeley, CA 94706

is registered by the following owners: Lynn L. Henderson, 1180 Tilden Street, Berkeley, CA 94706

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4031

The Name of the Business: 8590 Tenaya Drive, El Cerrito, CA 94520

is registered by the following owner: Wu, Yu Wu, 8590 8590 Tenaya Dr., El Cerrito, CA 94520

Business is conducted by Husband and wife.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4032

The Name of the Business: 355 West 12th Street, Pittsburgh, PA 15203

is registered by the following owner: Jim Butler, 355 West 12th Street, Pittsburgh, PA 15203

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4033

The Name of the Business: 8590 Tenaya Drive, El Cerrito, CA 94520

is registered by the following owner: Wu, Yu Wu, 8590 8590 Tenaya Dr., El Cerrito, CA 94520

Business is conducted by Husband and wife.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4034

The Name of the Business: 355 West 12th Street, Pittsburgh, PA 15203

is registered by the following owner: Jim Butler, 355 West 12th Street, Pittsburgh, PA 15203

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4035

The Name of the Business: 355 West 12th Street, Pittsburgh, PA 15203

is registered by the following owner: Jim Butler, 355 West 12th Street, Pittsburgh, PA 15203

Business is conducted by Husband and wife.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4036

The Name of the Business: 355 West 12th Street, Pittsburgh, PA 15203

is registered by the following owner: Jim Butler, 355 West 12th Street, Pittsburgh, PA 15203

Business is conducted by Husband and wife.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4037

The Name of the Business: American Cash Flow Association, San Francisco Bay Area, Chapter 761, 761 Sweet Water Drive, Danville, CA 94560

is registered by the following owner: Peter F. Thompson, 761 Sweet Water Drive, Danville, CA 94560

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4038

The Name of the Business: American Cash Flow Association, San Francisco Bay Area, Chapter 761, 761 Sweet Water Drive, Danville, CA 94560

is registered by the following owner: Peter F. Thompson, 761 Sweet Water Drive, Danville, CA 94560

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4039

The Name of the Business: American Cash Flow Association, San Francisco Bay Area, Chapter 761, 761 Sweet Water Drive, Danville, CA 94560

is registered by the following owner: Peter F. Thompson, 761 Sweet Water Drive, Danville, CA 94560

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4040

The Name of the Business: American Cash Flow Association, San Francisco Bay Area, Chapter 761, 761 Sweet Water Drive, Danville, CA 94560

is registered by the following owner: Peter F. Thompson, 761 Sweet Water Drive, Danville, CA 94560

Business is conducted by an individual.

The registrant commenced to transact business under the fictitious business name listed below on June 18, 1998.

This statement was filed with the County Clerk of Contra Costa on June 18, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

The El Cerrito Journal July 09, 16, 23, 30, 1998.

NOTICE OF BUSINESS NAME STATEMENT

File No. 98-4041

The Name of the Business: American Cash Flow Association, San Francisco Bay Area, Chapter 761, 761 Sweet Water Drive, Danville, CA 94560

is registered by the following owner: Peter F. Thompson, 761 Sweet Water Drive, Danville, CA 94560

OPINION & EDITORIAL

Page A13 HILLS PUBLICATIONS JULY 30, 1998

The Journal

A Publication of Hills Newspapers, Inc.

W.A. "Chip" Brown - Mary Brown
Owners

Scott Little
Publisher

Chris Treadway
Editor

Bob Porterfield
Executive Editor

"... were it left to me to decide whether we should have a government without newspapers, or newspapers without a government, I should not hesitate a moment to prefer the latter."

- Thomas Jefferson, 1787

Member,
California Newspaper Publishers Association

Around Town

By Chris Treadway

Readyng for Summer Break

"Around Town" won't be around town for a couple of weeks because its author will be indulging in one of those rare things called a vacation. That means leaving the next go-round of the development saga (www), but that's the way it goes.

Before it departs, this column will meet today with the co-owners of the Plaza before their presentation to the El Cerrito Redevelopment Advisory Committee at 7 p.m. at the Community Center, and if time permits will present their viewpoint in this issue next week.

The person who won't appear in the Plaza today, before the EC Council on Monday is Bruce Willis. You may remember Bruce from his development proposals "A Super Lucky for Del Norte" and "Bruce gets a letter from sustainable El Cerrito."

Willis was all smiles at the EC Plaza development presentation before the council, in spite of the tension in the room. And for good reason. It was his last night with American Stores Properties Inc. (a corporate arm of Wal-Mart's parent) before he assumed a similar development post with Home Depot. But speculation lingers as to whether he jumped or was pushed out of EC. George Ray is taking his place on the ASPI team.

THINGS THAT GO CLUNK AT THE NIGHT: So you're a concerned resident who faithfully separates recyclables out of the trash and puts them at the curb the night before collection day. But late that night or very early the next morning you hear the tank of aluminum cans and know — the scavengers have arrived. When the recycling truck arrives, all that's left are a few tin cans. Maybe you resent the owner's presence, knowing that our taxes are helping fund the outside recycling program. Or maybe you have sympathy for the scavenger, figuring it's some reduced to scrapping for the pennies each can or bottle brings. Maybe you should think some more.

"There are other places people turn," says EC Police Chief Linda Fellers, who agrees that the presence of scavengers compromises a neighborhood's security. "Wellers' department doesn't actively patrol for and detain scavengers, but appreciates residents reporting when and where they are present."

In the greater scope of things, keeping a recycling bucket is minor offense. But if recyclables are collectable at curbside, how will it be before scavengers purify your backyard if you haven't anything out? What about those who operate under the supposedly innocent guise of picking up a few bottles or cans? What about your garbage can — also at curbside — that can contain credit card slips or credit card applications?

This is just one of the issues you can discuss when you meet your neighbors during National Night Out on Aug. 4.

AROUND TOWN: We are advised that the silent auction benefit being staged by the El Cerrito youth swim team to raise funds for urgently needed repairs to the Community Center pool

Editor's Mailbag

El Cerrito Pool needs community support

To the Editor:

I am a devoted fan of the El Cerrito Pool. It is one of the most pleasant pools I have experienced: beautiful outdoors, a big sky overhead populated with clouds, birds, an ever-changing show of weather and seasons (sometimes within the same hour period while one swims). I hope that the City of El Cerrito realizes the value of this pool to the community.

A community's wealth might be measured by the services it maintains: libraries, parks, recreation, schools, etc. The El Cerrito Swimming Pool is a valuable resource to many people. Health, recreation and fitness are important to most of us. The pool is at the center of many peoples' health and recreation programs. As the community ages, and is forced to seek low-impact exercise, there will be more need for a well-maintained swimming pool in El Cerrito.

I urge the people of this community to employ foresight and to support the City of El Cerrito in maintaining this beautiful swimming pool. Currently, there are after school programs, lessons and swim teams for children year-round; lap swimming, water aerobics, lessons and masters swim team for adults across the calendar year. In my vision, we could add hours and activities, upgrade shower rooms, and certainly create a plan to support the pool financially to insure a

long and healthy future for our pool.

The Gators Swim Team will be having an auction to support the pool on Friday, Aug. 28. Please come to the El Cerrito Community Center that evening and participate. My art students at Portola Middle School have contributed items for sale. Contact the Gators (Michelle or Blythe) if you have items for the auction.

Susan Wehrle
Art teacher,
Portola Middle School

Living within our means

To the Editor:

A recent writer suggested El Cerritos pay for a new City Hall. I happily list the office building we now have among our town's other amenities: the people, weather, views and recycling center.

The last four are obvious. Here's why I like our City Hall; it's not ostentatious, it's appropriate for our modest town, it's accessible, there's good parking, and the landscaping is attractive and ecological since it uses water conserving native plants. Throughout many visits I have never felt the buildings were overcrowded. They remind me of UC's "temporary" buildings on campus, where I took so many classes, and at Albany Village, which housed so many families, including mine.

Perhaps future voters may feel they want to pay for a new City Hall complex. If that should happen I suggest a different location: the part of the old Mayfair lot

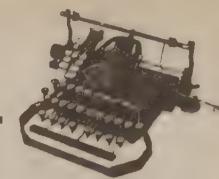
which is not used for parking. This area would be even more accessible via BART and freeway, and may benefit the stores in the Del Norte complex. Also the north end of town needs the economic boost related to a civic center even more than the south does, once we get the Plaza going.

Right now El Cerrito cannot afford such expenditures even if desired. The council claims it may soon have to ask for increased taxes for a variety of other needs. Our Redevelopment Agency seems to be without extra funds for many years, and for example, has no idea how it will pay the \$350,000 promised for the Idaho Motel. This is like a home owner having a "balloon payment" due, yet not having the money to pay it, nor the credit to get refinancing. The city cannot lend more money to Redevelopment.

It seems best that the city, like ordinary people, postpone major expenditures until we are financially solid. Our existing city offices are exactly what is needed, the only thing we can afford, and really quite nice. This is the time for downsizing, recycling, and if need be penny pinching. I do not believe any tax proposal can gain approval by the needed two-thirds majority unless voters feel sure the city is spending existing funds wisely, and essential unmet needs are rated and presented to voters.

We'll have to fill a lot of potholes and deal with the Plaza before we consider a new City Hall.

Rosemary Loubal
El Cerrito



■ Mayor's Desk

City presence on a county level

By JANE BARTKE
El Cerrito mayor

It is important for the city to maintain communications with other governmental agencies in the immediate area. This provides an opportunity for elected officials to discuss common areas of concern. There are two groups that provide that support for the elected officials of the nearby cities and the County.

The first group is the West County Mayors and Supervisors Committee which meets on the first Wednesday of each month. Mayors and city manager from El Cerrito, Richmond, San Pablo, Pinole, and Hercules attend, plus supervisors Jim Rogers and Gale Uilkema. Also joining the group are Dr. Herb Cole from West Contra Costa Unified School District, the AC Transit representative, Miriam Hawley, and Assemblywoman Dion Aroner. There is often representation from EBMUD, the West County Hospital board and U.S. Rep. George Miller's office. Regular reports are presented about the West County Integrated Waste Management Authority; there is a Transportation Update; and an update from the West Region Library Subcommittee. An East Bay Public Safety Corridor update is given; and WCCUSD issues are updated. There are also updates from the mayors and supervisors about issues of concern to West County; and how we, as a group, can use our voice more effectively in Sacramento.

Sometimes there are presentations from different speakers on issues ranging from small business lending to the status of Kaiser in Richmond.

The second group important to all of us is the Contra Costa Mayors Conference which meets on the first Thursday evening of each month. The supervisors are also invited to attend. The hosting of this group is the responsibility of each city every 18 months.

The Mayors Conference is a forum for all 18 cities in the county to meet and discuss county-wide problems and issues.

A good example of the recent library issue. The lack of hours and monetary support for the library first came up for discussion before this body over four years ago. The issue was assigned by the mayors to the city managers to assess. Their recommendation was to hire a professional to evaluate the library services that each city received. After this assessment was completed, the cities and the county were able to proceed.

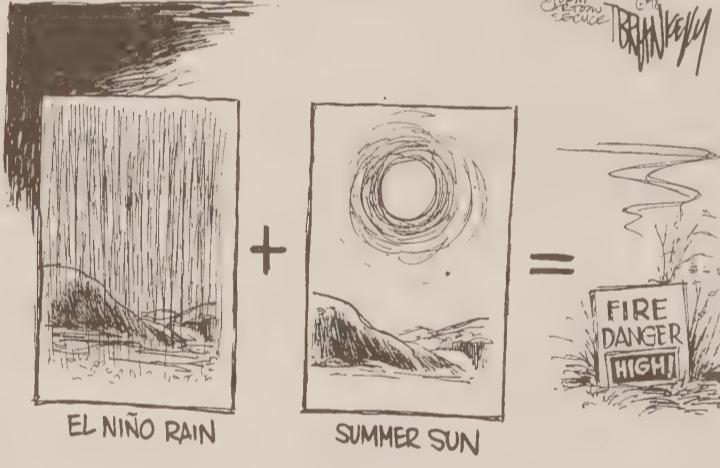
With all the cities working together and speaking with a common voice for a common purpose the possibility of success is much better.

herself. A fine point, but an important one.

The document also states that, "The representatives of Lucky Stores indicated that Gottschalks will require — construction of a parking structure at no cost to Gottschalks, and an annual subsidy of approximately \$176,000 for site maintenance costs. This was confirmed in a letter from Gottschalks." This statement is also false. I have enclosed a copy of the Gottschalks letter and it says absolutely nothing about a parking structure or a \$176,000 per year subsidy. These requirements, as well as an estimated \$7.2 million subsidy from the City, are the developers' estimates (ASPI/Lucky and the Plaza Company) of what they will require to incorporate a Gottschalks into their plans.

In fairness, the developers had not considered a Gottschalks and were responding to a city request to assess what it would cost. They did that and it appears that the costs are deal killers. Earlier redevelopment projects (i.e., Target, Del Norte Place, etc.) have depleted the Redevelopment Agency's financing capabilities to the point where it cannot meet the ante to stay in the Plaza game. Reality finally hits.

Larry Damon,
Vice-chair
El Cerrito
Redevelopment Agency



Community Viewpoints

Gottschalks never asked for parking garage

To the Editor:

Benjamin Disraeli observed, "There are three kinds of lies: Lies, Damn Lies and Statistics."

In the 1930's Heinrich Himmler, chief propagandist for the Third Reich invented yet another variety: the Big Lie. It works like this: tell a big enough whopper often enough, keep a straight face doing it and people will accept it as the truth, regardless of how outrageous it is.

On July 6, the quasi-partnership between American Stores, Inc. (actually Lucky in a corporate front mask) and the El Cerrito Plaza Company told the City Council and the people of El Cerrito that bringing a Gottschalks department store to the Plaza would "conservatively" cost \$7.2 million.

They lied.

Their consultants insisted that a Gottschalks would need to have a 200-space garage built for them, which would mean buying the Washington Mutual building (the old American Savings) and tearing it down. That's absolute balderdash. A Gottschalks with 100,000 square feet of retail space would absolutely NOT need a new garage.

How do I know? Well, Joe Levy,

the Chairman of Gottschalks, told me flat out that acquiring the Washington Mutual property was the Plaza "partners" idea — and that Gottschalks didn't want or need a garage. That makes perfect sense to me. The old Emporium — which had more than double the retail floor space of the Gottschalks Mr. Levy WANTS to build here — got along fine without a garage. In its heyday, you could always find parking at the Plaza, even during the height of the Christmas season.

So, why would the Plaza "partners" lie about the cost? Because they don't want a department store. They only presented an alternative site plan that included a Gottschalks because the City Council forced them to. What the Plaza owners want — or, more accurately, what their consultants want — is a "contemporary retail center", which is developerese for a glorified strip mall. (Think Pinole Vista, without the Mervyn's or Target or K Mart.) Lucky's spokesman Henry Englehardt even denied there was any consensus in favor of a department store among El Cerrito's residents — despite the 9,000+ odd signatures that heroic former Emporium buyer Kathy Perka has gathered begging Gottschalks to "be our department store".

Unfortunately, the City Council bought the Plaza prevaricators' estimate, hook, line and \$7.2

million sinker, and the City staff has been perpetuating the lie ever since.

On Aug. 3, the Plaza's snake oil salesmen will return to present a "refined" set of site plans to the Council. If we don't show them we're wise to their game, if we let their Big Lie con us out of our Gottschalks, then we're as big a group of suckers as they think we are — and we'll deserve every ugly, characterless box they'll foist on us as a result.

Thom Stark
El Cerrito

Redevelopment reality finally hits

To the editor:

A document entitled "El Cerrito Plaza Update" is presently being circulated claiming to be a joint effort between the City of El Cerrito and the El Cerrito Chamber of Commerce. While the document clarifies certain points it also makes several misstatements. For example, it states that, "... the Chamber assisted local resident Kathie Perka to prepare and circulate a petition supporting a department store" at the Plaza. This is not true. Kathie Perka prepared the petition entirely on her own. The Chamber of Commerce began assisting Ms. Perka after she had collected acquired about 3,000 signatures by

the date of the petition.

In fairness, the developers had not considered a Gottschalks and were responding to a city request to assess what it would cost. They did that and it appears that the costs are deal killers. Earlier redevelopment projects (i.e., Target, Del Norte Place, etc.) have depleted the Redevelopment Agency's financing capabilities to the point where it cannot meet the ante to stay in the Plaza game. Reality finally hits.



East Bay Events

Saxtress at Kimball's

Kimball's East hosts female debut saxophonist Pamela Williams on Friday, July 31 through Sunday, Aug. 2. Pamela's new Enhanced CD release on Heads Up International is called *Eight Days of Ecstasy*. She was named the "Top New Female Contemporary Jazz Artist" of 1996 and her first album, "Saxtress," spent over five months on the Billboard charts. She was also the favorite of smooth jazz radio and the urban AC stations embraced her hit single "Secret Garden," which featured Patti LaBelle and Teena Marie.

Showtimes are at 8 p.m. and 10 p.m.

Tickets: \$20. Details: 658-2555.

Get me in the parking lot

The Outdoor Film Festival, presented by the Pyramid Brewery Valley Outdoor Cinema, is back for a second season of Saturday matinees in the Pyramid parking lot at 901 Gilman St. in Berkeley through Sept. 26.

This summer-long festival will still feature the popular cult classics, and starting this season it will also screen a nightly selection of new, independent film and video shorts.

The parking lot opens for seating at 7 p.m. and the show starts

at 8 p.m. The suggested donation is \$5 per person, which is shared with

good works.

This is a walk-in style event with contests for strange and unusual seating, most overdressed and other ad hoc games. Audiences bring their own seating and are actively encouraged to join in the atmosphere of irreverent, laid-back humor and campy fun. Several shorts will be screened nightly, each consisting of about 15 minutes in length and covering traditional, experimental, and emerging film and video genres.

This year's feature lineup: Aug. 1, *Raising Arizona*; Aug. 18,

Wings of the Lost Ark; Aug. 22, *Wayne's World*; Aug. 29,

Gremlins; Sept. 5, *Goldfinger*; Sept. 12, *To Wong Fu, Thanks for Everything!*; Sept. 19, *Thelma & Louise*; Sept. 26 *Monty Python and the Holy Grail*, plus the Orville Indie Awards night.

The Game That Never Ends

A comedy about a very serious issue — refinery and industrial accidents, as well as the things people will do for money — is being performed by the Black Repertory's new Arts Department this on Aug. 2 and Aug. 9. "The Game That Never Ends," written three years ago by then-16-year-old Bianca Montgomery and J. Bowens, deal with talks with people involved in refinery accidents who were incredulous at what had happened to them but also found out they had gone through laughable. The Black Repertory is at 11 Adeline St. in Berkeley. Details: 652-2120.

P

wish Youth Theatre

The Jewish Youth Theatre is sending out a call for directors, stage managers, production staff and a cast of four men, seven women (teenagers and adults) and four children. The play takes place at Terezin from 1942 to 1945. Over 15,000 Jewish children passed through Terezin and only about a hundred were still alive when it was liberated at the end of the war. One of the survivors, having lived through it all, taught the children when there was nothing to teach with, helped to give them hope when there was little reason for hope. She created a little world of laughter, tears and butterflies behind the barbed wire, and tells the true story of the children. It's her play and it's theirs. There were no butterflies at Terezin, of course, but for the children, butterflies became a symbol of defiance, making it possible for them to live on and play happily while waiting to be transported. To audition or interview for directors or production staff, please write to: Jewish Youth Theatre P.O. Box 7077 Oakland, CA 94601.

Free folk Noyes

On Thursday, July 30 from 11 a.m. to noon the Richmond Museum of History presents folk musician Ingrid Noyes. In a program of song and fun geared to pre- and elementary school-aged children, Ingrid will share her love of music and her natural teaching abilities. Everyone will have a chance to sing, dance, jump up and down, pat their hands, stomp their feet and feel good. Admission is free. Space is limited, so please call to reserve a seat at (510) 235-7387.

The Museum is at Fourth and Nevin, and is open Wednesday through Sunday from 1 p.m. to 4 p.m. Free admission. Call (510) 235-3837 for more information.

Odyssey' to Hinkle Park

The Shotgun Players' Summer Park Tour of "The Odyssey" by Homer, adapted by Richard Silberg, brings the epic tale of the hero Odysseus, a victim of the warring Olympian gods, to John Hinkle Park, Sommerset Place, off The Arlington, Berkeley for free performances on Aug. 1 and 2. Details: 655-0813.

Fun at Tilden

Upcoming programs at Tilden Park: "Midsummer on the High Loop," Aug. 1, 1 p.m. Hike up Laurel Canyon to Wildcat Peak, then down along Sylvan Trail. For ages 9 and older.

"Midsummer at the Oasis," Aug. 1, 10 a.m. See what happens to plants and creatures at artificially moist places, such as lawns, artificial ponds and dammed streams.

"Natural and Unnatural History of Jewel Lake," Aug. 2, 1 p.m. An easy walk to look for this anomalous wet spot.

"We Bank, Lizard Lane and the Fault in the Forest," Aug. 2, 10 a.m. As you walk a familiar trail hear some stories about unique

Young Actor's Workshop

The Young Actor's Workshop and Contra Costa College Drama Department present "Love In The Mix," an original musical inspired by William Shakespeare's "Midsummer Night's Dream." July 31 and Aug. 1 at 8 p.m., and Aug. 2 at 2 p.m. Special 25th production of YAW favorites before the Aug. 2 show, beginning at 7 p.m. Tickets are \$6 for students and \$8 for adults. All seats for the Aug. 2 performance are \$10. Performing Arts Center, Contra Costa College, El Portal Drive at Castro St., San Pablo. Details: 236-3323.

Japanese Americans in Big Bands

See EVENTS on page B2

Central Works tackles the IRS

BY CAROL EGAN
Staff correspondent

If you've been attending theater recently, this may seem like the "summer of our discontent." First there was the S.F. Mime Troupe taking on the Health Care Industry, now it's Central Works attacking the IRS. But aside from the institutional subject matter, each group takes a very different approach in its treatment of the subject at hand.

"IRS—I Want You" is the title of Central Works Theater Ensemble's latest production. Written by Gary Graves and directed by Jan Zvafier, the piece was developed in the "all at once, together" collaborative method used by the Ensemble in all its work. A multitude of characters is created by a talented quartet of actors: Rica Anderson, Deb Fink, Calum Grant, and Dominic Riley.

While both companies include stylized movement, a series of short scenes, and music, unlike the Mime Troupe's more comedic approach, Graves' script incorporates scenes of more historical and documentary material. Rather than a frontal attack he has chosen to dig at the problem from within. To facilitate this he presents a journalist (Deb Fink) as a major character. Through her investigations, we learn of the present malaise and disorganization at the IRS, not to mention the future apocalypse, the Y2K problem!

Interspersed with the factual are entertaining scenes like the opening in which Dominic Riley, representing the first tax collector, is stoned to death by irate citizens, led by the oh-so-humble shepherd, Calum Grant. Later in the production, Grant portrays a Republican Rottweiler protecting his conservative Senator. There is even a dream sequence featuring the reporter confronted by two anarchists.

Another leitmotif can be found in the Kafka-esque character of a bumbling innocent citizen (Riley) encountering an alternately obsequious and threatening agent (Grant). The reference to a 1996 Central Works production of "Kafka's Dick," which starred Riley in the title role, is not lost on the company's regular followers.

For this production Central Works has moved from its former location at the Berkeley City Club to a new venue, the Santa Fe Bar and Grill in Berkeley. Performing in a banquet room next to the



'The Beleaguered Taxpayer' is one of several roles played by Dominic Riley in Central Works' 'IRS—I Want You.'

popular restaurant, the setting reminds one of the dinner theaters of the East Coast, minus the dinners. Audience members are invited to order drinks at the bar which they may sip on during the performance. Except for occasional piano and traffic sounds, the room was surprisingly good from an acoustic standpoint.

Despite the informality of the setting, production values were surprisingly high. Lighting was effective, the sound (taped) appropriate and of excellent quality, costuming simple but effective, props ditto.

Most impressive, however, is the ability to launch such a project, research it collectively, and emerge with such a well-honed product after such a short gestation period. Imagine what such a group could accomplish if it had the luxury of working full-time on such productions.

Although "IRS-I Want You" needs some editing, it is definitely on the must-see list for theatergoers craving intellectual challenge and stimulating productions. Performances continue Friday and Saturday nights at 8 p.m. and Sundays at 7 p.m. through Aug. 23. Tickets are \$13 general and \$10 for seniors and students and may be reserved by calling (925) 798-1300. The Santa Fe Bar and Grill is located at 1310 University Ave. in Berkeley.

Another leitmotif can be found in the Kafkaesque character of a bumbling innocent citizen (Riley) encountering an alternately obsequious and threatening agent (Grant).



Calum Grant as 'Larry' the revenue officer.

Britten opera features talents of two East Bay residents

By CAROL EGAN
Staff correspondent

Although their involvement is very different, both director Jeffrey Bihl and young singer Sam Coffin are enjoying their collaboration with Chanticleer, the San Francisco-based conductorless all-male a cappella choir for the second time in four years. When Chanticleer decided to veer from its traditional course of performing choral music to produce Benjamin Britten's opera *Curlew River* in 1994, they sought a director and a young boy soprano who could perform the role of the son.

Both of these needs were met by East Bay residents Jeffrey Bihl and Sam Coffin of Berkeley. Bihl seemed the perfect man for the job based on his familiarity with Japanese theater and Coffin, then 11, more than qualified for the role of the young boy. The opera is based on a 16th century tale of a woman who loses her son. It eventually became a popular Noh drama and is still frequently performed.

A graduate of UC Berkeley, where he majored in drama and English and ultimately received a teaching credential, Bihl was invited to join the Berkeley Repertory Theatre after graduation. A year later, however, he visited Canada, working as a musician while there.

In 1975 he moved to Montreal where he continued working in

theater while expanding his interest in music to encompass composition. During his five years in Montreal he created and arranged film scores and music for many plays.

In 1980 he returned to the Bay Area where he rejoined Michael Leibert at the Berkeley Rep. Subsequently, as one of three local actors invited to study with the famous Japanese director, Tadashi Suzuki, he was so impressed by the work that he ended up spending six years there, studying and performing in Suzuki's renowned acting troupe.

Incorporating Suzuki's unique methods of physical training which emphasizes the centering and grounding of the body as well as its focus, Bihl returned to the Bay Area where he has been involved, either as actor, director, or teacher, with all of the major local theater companies.

Although Bihl denies he is an "expert" in Japanese theater, his experience and knowledge of it qualified him above other directors for the Chanticleer project. Remaining true to his Suzuki training, Bihl begins each rehearsal with a 60- to 90-minute training session which incorporates other forms of movement such as Chi Kung, a predecessor to Tai Chi.

His conviction of the universal importance and application of such training is clear when he states, "When you take the style away you are left with three things: grounding, centering, and focus. And those three things are necessary in all

forms of theater."

If Bihl's approach to theater is radically different for the Chanticleer singers, it is even more so for 15-year-old Sam Coffin. Accustomed as he is to choral work, having started singing with the Piedmont Children's Choir at age 8, Sam's first reaction to the training method was somewhat negative. "I thought it was really weird at first. I don't like it, but it's hard. There's a lot of stomping, and it hurts your feet."

His initiation into the work came four years ago when, at age eleven, he was selected to sing the role of the boy. (This year, because his voice has deepened to baritone from its former soprano range, he is singing the role of one of the monks). But, like Bihl, he also realizes how much the training has helped him center his focus and attention on stage.

In many regards Coffin leads the life of a typical teenager, attending school (he is a Sophomore at Lick-Wilmerding High School) and participating on the track team after school. What distinguishes him from others, however, is his involvement in music. Currently he is a member of two choirs (Piedmont and his high school choir) and has sung roles such as Amahl in *Amahl and the Night Visitors*, the boy in *Turn of the Screw*, and one of the three boys in *The Magic Flute*.

When asked if his fellow students were interested in his musical activities, he responded in the negative, adding, "I don't really listen to opera either, I just sing it." Inquiring what kind of music he did like, he quickly answered, "I prefer rap."



Samuel Tristram Coffin in Chanticleer's production of 'Curlew River'.

listen to opera either, I just sing it." Inquiring what kind of music he did like, he quickly answered, "I prefer rap."

Curlew River, which opened last night, will be performed Thursday through Saturday nights at 8 p.m. through Aug. 15 with Sunday performances at 7 p.m. on Aug. 9 and 3 p.m. on Aug. 16. All performances take place at Theater Artaud located at 450 Florida St. at Mariposa in San Francisco. Ticket: (415) 392-4400 or (800) 407-1400.

Just like that poor man in that book by Nabokov

The Last Taboo?: After watching it, you'll probably wonder, like I did, why so much controversy has dogged Jeremy Irons' new film of "Lolita" these past three years. It premieres Sunday night at 9 on Showtime, the same cable network that came to the rescue of "More Tales of The City" this summer when PBS wimped out and didn't do a promised sequel.

There's no nudity here, no obscenity. A film buff who watched it with me said, "The first 'Lolita' in 1962 was a line drawing. This one is a painting. It's really a work of art."

So why were American film distributors scared to touch this lovely movie, even though they routinely disseminate gory, vulgar films with high body counts?

Because of the subject matter, of course. A middle-aged man (Irons) having sex with an underage girl (his stepdaughter to boot) may be our last taboo.

But the whole "Lolita" controversy is silly; this is a classy, tastefully done movie. Besides, as in Vladimir Nabokov's masterpiece, Humbert Humbert (Irons) agonizes over being a child molester. He is torn between lust and guilt, and Irons' face expresses this wonderfully. Dominique Swain, who was 14 when this \$58 million film was shot three years ago, mostly up in Petaluma (it's the most expensive film ever to premiere on cable) is now a 17-year-old senior at Malibu High. Swain beat out 1,200 hopefuls for the part and she is simply smashing here.

After Nabokov's novel was first published, in France, it took another four years to find an American publisher. "Lolita" was recently named one of the five best novels of the century in a nationally publicized poll of editors. This movie is so good I read the novel, and it's faithful both in style and content to the book.

"Lolita" is beautifully photographed and has a superb soundtrack. Frank Langella plays the mysterious Clare Quilty, Humbert's nemesis, far closer to Nabokov's version than Peter Sellers did.

It's sad and ridiculous that the Christian Coalition and its allies can keep this lovely film out of all but the handful of theaters where it will be shown next month. Irons probably deserves an Oscar nomination for this role.

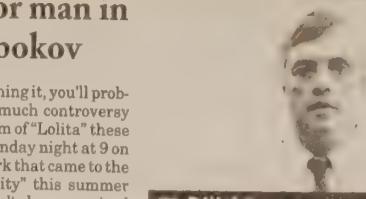
MEDIA MADNESS: Chicago-based hacks Siskel and Ebert have now taken it upon themselves to review pay-cable movies on their syndicated show airing on KRON Sunday evenings. If I needed any proof that "Lolita" was far superior to the black-and-white version starring James Mason, it was provided when this clueless duo gave Irons' "Lolita" two thumbs down. They didn't like James Caan's worthy "Poodle Springs" Showtime drama last week either.... A hairy deal: It's taken about a month now to finally recognize KGO-TV morning anchor Eric Thomas since he shaved that salt-and-pepper beard. I understand ET's close shave came after a friendly "suggestion" by Channel 7's new take-charge boss, Joe Ahern. Bad news: I also hear Ahern has taken a liking to disturbing-looking anchor Terilyn Joe and that Joe may be safe from Ahern's ongoing purge. I probably get more hostile mail on the unwatchable Joe than on any other local air personality—including the slated-for-removal Pete Giddings....

Events

Continued from page B1

"Reminiscing in Swingtime: Japanese Americans in American Popular Music," is in the Seaver Gallery at the Richmond Museum of History. Produced by the National Japanese American Historical Society, the exhibit is based on a book of the same name by musician, writer, and teacher George Yoshida of El Cerrito. The exhibit highlights the experiences of Japanese American musicians and entertainers who contributed to American popular music between 1925 and 1960, including the "big bands behind barbed wire" that sprang up in World War II internment camps. The exhibit runs through Oct. 10.

The Museum is at the corner of Fourth and Nevin, and is open Wednesday through Sunday from 1 - 4 p.m. Free admission. Details: 235-7387.



Bill Mann

Movie mini-reviews: Possibly the best theatrical film I've seen this year is the cynical, clever "The Opposite of Sex." Cristina Ricci and Lisa Kudrow are both strong in this dark romantic comedy. I finally figured out who plays the gay high school student in this movie, a kid who blackmails his gay teacher. It's the same young actor who played Darlene's goody-goody boyfriend on "Roseanne." Avoid this movie at all costs: "There's Something About Mary," an excessively juvenile, bodily-fluid-fixated fiasco that Ebert says is the funniest movie of the year. Which tells you a lot about the portly critic...

Anyone else notice an uncanny resemblance between unhinged Capitol shooting suspect Russell Weston Jr. and "Fargo" star William H. Macy? I think we know who'll play Weston in the inevitable movie. ("Bloody Session?" "Lethal Entry") ... Word is that Sacramento's money factory KCRA-TV (Channel 3) is about to be sold to Gannett. Some anchors there are quite upset. "We never thought we'd be sold," one told me. A quaint notion in the '90s...

Is it just coincidence that beefy Steve McPartlin's "resignation" as feckless host of KNBR's morning show came on the eve of the release of the spring Arbitron ratings? When Frank Dill retired last year, the job should have gone to Dill's heir apparent and long-time fill-in, able comic Bob Sarlatte, and it still should. Sarlatte was understandably upset when McPartlin got the job. Meanwhile, over at "the Iranian station" (K-Farsi), Sarlatte would also have been perfect for KFRC's morning show instead of the vapid, generic morning team it opted for, "Dross and Bearit." Says one radio exec, "It's a continuing source of amazement to me that KFRC continues to have the inflated payroll it does. I keep wondering when someone at CBS Radio is going to wake up and look at the six-figure contracts for talentless people like Cammy Blackstone and that morning team and pay them all off." KFRC's previous owner, however, was even guiltier, paying talent-impaired morning tonsil Gary Bryant over \$300K. You DO remember Bryant, of course. The once-great KFRC, one of the country's pioneering Top 40 stations, has never sounded lamer. If you're up in the North Bay and want to hear a good oldies station on the other hand, check out Santa Rosa's strong KMGG (97.7 FM). It's being programmed by former KQKR/KSFO DJ Steve Garland. Garland's the guy who ran Big 98.1 FM last year and improved its ratings before the station was inexplicably blown up. KMGG's morning man is ex-KFRC and Big 98 fixture John Mack Flanagan...

Thanks to Piedmont reader Laurie Kirsten for sending me a list of Actual Rock Band Names. Some of the better ones: The Band Formerly Known as Sausage; Caltransvestites; JKFC; Nervous Christian and The Lions; The Spinhentes; Geflite and The Fish; and Willie Nelson Mandela.

Local artists in Oakland exhibition

Paintings by three El Cerrito artists are included in "Watercolor California '98," 14th Annual Exhibition at Oakland's Jack London Village. With more than 200 original works on display the show opens Aug. 8 and continues through the end of the month. Exhibit hours are 11 a.m. to 5 p.m. daily.

Local architect Jack Anderson prefers painting landscapes. Jack also exhibits at Main Street Art Gallery in Pleasanton and at Marin Society of Artists gallery in Ross.

A longtime resident of El Cerrito, Kenneth Siqueira was a teacher in the Berkeley school system before his early retirement to a second career as a full time painter. He has worked in many interesting locations in the US and Europe with Venice

a favorite.

An article on "Painting Panoramas" in the Spring '98 issue of Watercolor magazine featured the work of Charlotte Britton. She is a frequent instructor at La Romita workshops in Italy. And does workshops and lectures for arts groups locally.

On Sunday, Aug. 9, the public is invited to a reception from 1 p.m. to 4 p.m. All participating artists will be present to greet visitors and answer questions about the show.

Jack London Village is located at Embarcadero and Alcatraz Streets on Oakland's historic waterfront, opposite the Oakland Amtrak station.

Paintings are on display in the second floor Exhibit Hall. Details: 234-5028.

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Description of Work: The scope of the project consists of all work to complete soft demolition and asbestos abatement, seismic structural upgrades and interior tenant improvements including interior finishes, mechanical, electrical and plumbing improvements. The specific Scopes of Work is fully described in the bidding documents.

Bidding Documents will be available to Bidders on **July 27, 1998** and will be issued at:

Office of Capital Projects
Martin Luther King Jr. Civic Center Building
2180 Milvia Street – 5th floor
Berkeley, CA 94704

Bids will not be accepted after: Friday 2 p.m., August 14, 1998

Bid security in the amount of ten (10%) percent of the Lump Sum Base Bid shall accompany each Bid. The Surety issuing the Bid Bond shall be on the Bid Deadline, listed in the latest published State of California Department of Insurance, list of Insurers Admitted to Transact Surety Insurance in this State

The successful Bidder and its Subcontractors will be required to follow the nondiscrimination requirements forth in the Bidding Documents.

A mandatory pre-bid conference and site walk will be held on-site at 2344 Sixth Street at 2 p.m. Friday July 24, 1998. Only bidders attending this conference and site walk will be allowed to bid on this work.

Pursuant to Ordinance No. 6420-NS, the City Manager may award a contract to the lowest responsive and responsible bidder or an individual bid package, or the lowest responsive and responsible bidder on any combination of bid packages, in order that the City receives the lowest price for the overall work to be performed.

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Local track stars at Jr. Olympics in Seattle

By JEFF SEPULVEDA
Staff Correspondent

While most high school students are still enjoying their summer, track stars from St. Mary's, El Cerrito and Berkeley High schools will be competing this week against the nation's best at the United States Amateur Track Federation Junior Olympics in Seattle.

Some will be wearing school colors, but they'll be competing for a multitude of club teams which draw from the ranks of the Bay Area's finest.

The USATF meet, Tuesday through Sunday, will be at Husky Stadium at the University of Washington.

Local kids competing include St. Mary's Denye Versher, Khalid Taylor, Rich Nero, and Kumani Lovan; El Cerrito's Katrina Keith, and Berkeley's Simone Brooks and Daveed Diggs.

Recent SM graduates Taylor and Nero and returning Panthers Lovan and Versher are competing for the Alameda-Contra Costa club team, based in Oakland and coached by McClymonds High coach Alonso Carter.

Carter recruits

While there are strict rules regarding recruiting athletes to compete for high school teams, Carter has already recruited for his club team, drawing some of the top talent in the Bay Area.

"We've had Alonso for years, and he's a good friend of mine," said Taylor. "He always reaches out to the kids and gets them involved. He reached out to me,

and I spread the word to my teammates (at SM)."

After being primarily a 200 and 400 meters runner at SM, Taylor is competing in the 4x100 meter relay team for ACC. While the track team at SM can best be described as a family, ACC, with athletes drawn from as far away as San Jose and Fremont, is more like an all-star team.

When asked to name his relay teammates, Taylor responded, "I really don't know their names."

Taylor is a member of the ACC's 4x100 'B' team — though there is nothing second-rate about it. Taylor's team ran a blazing 41.40 to post the 10th fastest qualifying time for the Junior Olympics. That time would have placed fourth in this year's California state championship.

ACC A team 4th

ACC's 'A' team clocked in at 40.80 to qualify as the fourth fastest team in the country.

The USATF's Junior Olympics is broken down by age groups, with 17-18 year olds competing in the Young Men and Young Women's divisions, and 15-16 year olds competing in the Intermediate Boys and Girls divisions.

SM's Denye Versher, a rising junior, is a favorite in the Intermediate Boys 400 meters event. Versher won his heat at the regional competition in Fresno three weeks back and posted a time of 49.70, which was the seventh fastest qualifying time.

Versher also teams with SM teammate Lovan on the ACC 4x400 'A' team in the Young Men's division which clocked a qualifying time of 3:13.60, which is better



File '98 Jeff Landquist

St. Mary's Rich Nero, left, will be among East Bay contingent at Jr. Olympics in Seattle.

than SM's 4x400 relay team ran in finishing third in the state this year.

The quality of the competition is so high, however, that that time placed the ACC team a mere fifth

in qualifying for the Seattle.

As good as ACC is, it doesn't have a monopoly on area talent. EC's super sophomore-to-be Katrina Keith competes for Richmond-based Bay Area Track and

Field, and qualified in the top 20 in the Intermediate division in the 100(12.38), 200(24.92), and 4x100 relay(48.20). Berkeley's Brooks and Diggs posted impressive qualifying times themselves. Brooks qualifi-

fied 15th in the Intermediate hurdles, clocking in at 15 seconds flat. Diggs ran a very fast 15.02 to qualify ninth for the 110 hurdles in the Intermediate.

Cal's Benjamin, Nartey: ray of hope making Raiders

By PETER MENTOR
Staff Writer

NAPA—Cal football standouts Na'il Benjamin and Kofi Nartey are Raiders — for now. The two wide receivers are both in camp at the team's training facility here, vying to catch on in any way they can.

The former Berkeley Bears are giving their best to perform as well as possible in limited time on the practice field. Their chances of making the team are slim to none, as neither wants to think much about that.

Mostly they are playing on the special teams "look" squads, which act as opponents vs. the teams with which Raiders' coaches are currently drilling.

It's a vital role, but it isn't exactly the fast track toward a spot on the roster. Of the 84 players in camp trying out for 53 openings, there are a dozen wide receivers vying for three or four spots.

The front-runners include veterans Tim Brown, James Jett and Raymond Howard.

Then there are guys such as Lemmy Shedd, Terry Mickens and

Olanda Truitt, not exactly household names, but players who already have the attention of the Raiders' coaches.

Not in control

If Benjamin and Nartey were to think only about the odds they wouldn't be here.

"It's just a learning experience right now," says Benjamin after finishing the first of two practices Monday. "I'm definitely thinking about making the team at a minimum, but the best thing I can do is go out there and perform at my best and let everything else fall where it may. I can't control what I can't control."

Benjamin is not in awe of any other players, but he knows where he stands in the shadow of the vets. He thinks the difference between college and pros is the level you must attain to be successful.

"I feel that I'm just as good as anybody who's out here," he says. "I respect and appreciate the game the way it's played by Tim Brown and Jett and those guys. I see what I need to do in order to get where they are, but at the same time I'm

confident in my abilities."

Benjamin wasn't exactly unknown at Cal. His 165 career catches for 2,101 yards and 13 touchdowns gave him the No. 2 all-time receiving record at the school when he graduated in 1996.

His place on that list fell to third last year when Bobby Shaw caught his 189th catch to surpass Benjamin and former record-holder Brian Treggs (167 catches).

One TD

Nartey was a little more obscure. He had his breakout season as a senior at Cal in '97, when he had 16 catches for 193 yards and one TD.

Add the rest of his college career and his totals at Berkeley are 19 catches for 261 yards and just that one TD. Those aren't exactly stellar numbers, but it was Nartey and another rookie Rodney Williams, who started most of the sets at the Raiders rookie camp.

"I think I did well in rookie camp," says Nartey, who loved quarterback Jeff George's touch on the ball. "It's exciting. You have to enjoy the moment. Not everyone



Raider rookies Na'il Benjamin, left, Kofi Nartey.

gets an opportunity like this. I like my chances. I try not to focus on too much."

Now they are among Heisman Trophy winners and league MVPs as the veterans reported to camp last Saturday.

"When the rookies first got here we had a chance to get a lot of reps (play repetitions) with the coaches to see what they wanted from us," says Benjamin. "Now the veterans are back, the reps have decreased a little bit, but whenever I get my opportunity I've got to make something happen."

Once the veterans arrived the chances for action decreased and with that, the reality set in that they had to do anything possible to stand out. They went from college starters to professional standbys. It may be harder mentally than physically to play in the pros.

"I think it's different in a sense, especially in the position I'm in trying to move from the back and go to the front, trying to keep the right mind set and the same determination and drive when you're not necessarily the headline guy," Benjamin says. "Even when you might not have run around the last 30 minutes when they call you in there to run a 'go,' you've got to be ready to run a go. Otherwise someone else will pass you by."

Best moments

The best chance to stand out for these guys and other rookies comes on special teams. It's a niche where guys with speed and a certain flair for a specialty can find room on a roster.

"On special teams there's a lot of times where I've found I've had my best opportunity to shine," says

Benjamin. "I do some of everything; kickoffs, punt return, working with the teams on covering punts and going down to cover blocked punts. I like it all. In this type of situation you've got to enjoy every aspect of the game. I'll snap if I need to."

One of the good things about being in camp with another Cal player is the two can keep each other focused and loose on the sideline. In what is an introspective place and individualistic setting, they can keep part of the team mentality.

"We know each other very well and we're out here trying to be the best we can be," says Benjamin. "When one person does well the other person is happy and vice versa. We're just out here helping each other get through this. We stand together at practice watching what's happening."

Nartey says he has learned from watching the veterans. Success in running a route, he says, has a lot to do with patience. Now he and Benjamin have to be patient for their chance.

What they both have in common is their love for the game. Otherwise they wouldn't be here.

"This is the kind of stuff you live for," says Benjamin. "If you can't get up for this kind of game you shouldn't be playing this sport. You've got to put yourself out there to get them to appreciate what you do."

ABSC needs coaches

The Albany Berkeley Soccer Club is a nonprofit youth organization for children ages 5 to 19. Nearly 1,000 families have registered for the fall season which begins with practices in late August and ends with tournament play the weekend before Thanksgiving Day.

Coaches for boys and girls ages 10 to 16 are needed. These groups practice twice a week and play a game on Saturday. Each team has 12 to 15 players.

Previous coaching experience is not a prerequisite, but previous playing experience is important. Stipends will be provided to those selected to coach.

Send resume to 2930 Shattuck Avenue, Suite 200, No. 2, Berkeley 94705, or call, 848-1339.

Fax football rosters to 339-4066.

El Cerrito Dogs to Western Pony regionals

The El Cerrito Diamond Dogs Pony Baseball's Bronco (11 and 12 year olds) Blue all-star won the Northern California Regional Championship in San Jose, Monday.

The Dogs beat Blossom Valley (South Bay), 4-2, on Ian Gordon's second home run of the tournament, a solo shot in the third inning.

The Dogs next go down to Whittier for the Western United States Zone championship, beginning Friday.

If EC wins that sectional, it will then move on to Monterey Aug. 6 for the Pony Bronco League World Series.

The Dogs became that division's East Bay champions by winning the sectional tournament held in Concord recently.

El Cerrito's first opponent, East Diablo, offered little challenge, with the Diamond Dogs scoring seven runs in the first inning and eventually winning, 17-0, in five innings that was halted after five innings because of the "10-run" rule.

Ian Gordon hit two two-run homers and Greg Murray drove in another four runs with two doubles. Spencer Selak, Robert Diaz, Erik Johnson and Walker Toma all had multiple hits and scored at least twice. The pitching was equally dominating,



Ian Gordon

with Jack McSweeney, John Murray and Toma allowing no hits and striking out 11.

EC's next beat Rodeo, 8-4. Gordon hit his third home run of the tournament and also had two doubles. Murray, McSweeney, Johnson, and Peter Collister also had multiple hits. McSweeney allowed two hits and one run over three innings, while striking out six.

Murray closed the game with five strike outs over two innings, while allowing no hits or runs.

EC's two wins set up a showdown with Richmond, the tourney's

only other undefeated team. This was a pivotal game. The winners advanced to the championship round, while the defeated team dropped into the loser's bracket, forcing it to play additional games. And more importantly, to expand the limited number of innings allotted to each pitcher during the tournament.

The game lived up to its importance, turning into a classic pitching duel. Richmond's Maurice Butler held the Dogs to a single run over seven innings, issuing only two walks and striking out 13 while holding EC to three hits.

McSweeney matched his performance, also pitching seven innings and holding Richmond to four hits and a single run, while striking out nine and walking none on fewer than 70 pitches.

At that point both pitchers were required to assume other positions and Murray took over the pitching duties for EC and held Richmond scoreless for the three extra innings he pitched.

The game ended victoriously for

EC in the bottom of the 10th. Steele Nakamoto singled to lead off that inning, and then was replaced as a base runner by Selak on a fielder's choice. Diaz advanced Selak with a sacrifice bunt, to set the stage for the game's dramatic ending.

With two out, Murray then drove in EC's second and winning run on a long fly ball to left field, which the Richmond defense could not handle.

In addition to superb pitching, the game featured outstanding defense. From his second-base position, Diaz turned several sharply hit balls into routine put outs.

Selak turned in perhaps the most spectacular defensive play, when in the ninth, he fielded a long drive perfectly off the center field fence and threw out the Richmond runner at second, extinguishing a potential game-winning rally.

Richmond emerged from the loser's bracket to face EC for a second time in the championship game, but provided markedly less competition.

SOMETHING FISHY ...IS HAPPENING!

The Ark - Pier 29

300-29th Ave. - Oakland
(AT THE FOOT OF THE PARK STREET BRIDGE)
(510) 261-1621

The Ark - Pier 29 is a bright spot on the Oakland/Alameda estuary that serves breakfast, lunch and dinner daily. In addition to a seaside view and hearty fare, the nautical theme alone is worth a look-see.

Decor includes original shipboard equipment, paintings, photographs and hand-crafted ship models. The portions are generous and the food delightfully pleasing.

The menu includes fresh seafood, steaks, chicken and daily specials. The Ark serves breakfast daily opening at 8 a.m. Indulge in traditional egg dishes, seafood crepes, eggs benedict, home baked muffins and much more. Plenty of free parking, or sail over and tie up at the 80-ft. guest berth. Bring your appetite!

Cape Cod

1150 Solano Ave. - Albany
(510) 528-3308

Celebrating over five years on Solano Avenue, this continen-

tal seafood restaurant specializes in the freshest-of-fresh fish, along with other pleasing entrees.

Salmon, sole, prawns, chicken, steak and other specialties are served, along with seasonal specials. Open for lunch Tuesday through Friday from 11:30 to 2:00 p.m. Early Bird dinners are featured nightly from 5-7 p.m. or Tuesday through Sunday: dinner hours from 5-10 p.m. Cape Cod is a tasty way to start an evening, and is located conveniently close to Solano Avenue movie theaters. Have the catch of the day then catch a flick!

Crogan's

6101 LaSalle Ave. - Montclair
(510) 339-2098

Look no further for a "Cheers" bar. This congenial neighborhood eatery and bar offers fun, food and friendliness.

Everything from comfort food - juicy hamburger and fries to coconut beer prawns, seafood, pasta, steaks, dinner salads and are served

If you want a football/baseball camaraderie during games, the bar has TV screens.

Crogan's lively Happy Hour is known

throughout the Bay Area. Open 7 days for lunch and dinner, plus Sunday brunch. Reasonable prices with a real upbeat atmosphere.

The Reef

1000 Embarcadero - Oakland
(510) 836-2519

It's comforting to know that good food awaits you - along with a waterfront location overlooking a marina. At The Reef restaurant you get a combination of quality fresh fish bought daily, with the culinary expertise from the same owners for 16 years.

Open Tuesday through Sunday for lunch and dinner the menu features grilled, sautéed, broiled or Cajun seafood. Salmon, swordfish, halibut, prawns and year-round lobster plus seasonal specials are prepared to your liking. Sauces include curry, champagne, and various Thai specials.

The Reef Restaurant is located about one mile south of Jack London Square off 880 freeway - look for their sign along the freeway. Free parking and a complimentary guest dock make this a good destination by land or sea.

Shogun of Berkeley

1722 University Ave. - Berkeley
(510) 841-9500

A sushi lover's dream come true all you can eat at a wallet-friendly price. It's like being a kid in a toy store - unlimited returns for just a few more pieces. The owners are Japanese/Korean, meaning a combination of the best of both cuisines.

Before you overindulge in sushi, heat up the tabletop grill and quickly cook the wonderfully seasoned beef, pork, chicken and seafood. Rice, noodles, kimchee, tempura and extra wasabi are always served.

As if that's not enough to eat, Shogun has added yet another treat - a hot pot on each table. The black kettle holds a flavorful broth into which you simmer meat, shrimp, tofu, and assorted veggies. Low fat and healthy.

The wait staff is always available to provide assistance on using the grill or hot pot. You're not done yet! Slip back to the buffet and round off the meal with fresh fruit. Open 7 days a week for lunch and dinner. There's free parking on side streets and Shogun is wheelchair accessible. Come hungry!

Spenger's Fish Grotto
1919 4th Street - Berkeley
(510) 845-7771

Seafood and Spenger's are synonymous! Today's eating trends are more sophisticated and health conscious than in the 50's -- and Spenger's new Executive Chef, Bob Corliss has recipes to fill these needs. Bringing his 25 years of culinary experience to Spenger's enhances this already distinguished restaurant. Popular features are shellfish sauté, seafood fettuccini, smoked chicken Caesar salad and grilled fish.

Other specialties include grilled halibut with Barnaise sauce, grilled crab cakes with pesto sauce plus daily specials. All vegetables are fresh with the frozen versions being history. Almost everyone in the Bay Area has dined at Spenger's and it's time to return and experience Chef Corliss' new improved cuisine.

ROCKRIDGE FISH MARKET

Great Reputation • Live Tanks
Smoked Fish & Caviar
Prepared Foods
Catering • Oyster Bars
GREAT SELECTION
OF HANDPICKED SEAFOOD

Market Hall • 5655 College Ave. • Oakland (510) 521-5655

The Cape Cod

DAILY EARLY BIRD SPECIAL -
5-7 P.M. INCLUDES YOUR BEVERAGE \$7.95
Stuffed Shrimp, Grilled Snapper, Grill Onions
Sautéd Calamari, and Grilled Calamari Steak
M.Y. Steak • Salmon • Deep Fried Prawns \$9.95
with this coupon
1150 SOLANO AVENUE, ALBANY • 528-3308
Lunch: Tues.-Fri. 11:30 a.m. - 2:00 p.m. Dinner: Tues.-Sun. 5:30 p.m. - 10:00 p.m.

Spenger's Fish Grotto

FINEST, FRESH SEAFOOD
Seafood • Steaks • Cocktails • Oyster Bar

• Breakfast, Lunch & Dinner
• Restaurant & Bar • Banquets up to 300
• Fresh Fish Market

MON.-THURS. 11 A.M. - 11 P.M.
FRI.-SUN. 7 A.M. - MIDNIGHT
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(UNIVERSITY EXIT) 845-7771

The Ark at Pier 29

WATERFRONT LOCATION
SAIL OVER and use our 80-ft. dock

20% OFF
WITH THIS AD
8-11 AM
DAILY

FULL SERVICE BAR (Sun.-Thurs. til midnight, Fri. Sat. 11pm)
LIVE MUSIC by Jerry Butler

Classy Breakfast - VARIETY OF TRADITIONAL BREAKFAST MEALS
Specialties include: Oatmeal Pancake • Eggs Benedict • Belgian Waffles
Oysters, Crab, Shrimp French Toast • Home Baked Waffles

Early Bird Special Sun.-Thurs. 3-8, Fri. & Sat. 11-11pm
8 Entrees to Choose • Soup or Salad • Entrée + Dessert

POLYNESIAN NIGHTS (MONDAY & TUESDAY) \$25 FOR TWO
• Soup or Salad • Teriyaki Steak or Chicken • Shrimp Fried Rice
300 29th Avenue, Oakland • 261-1621
at foot of Park Street Bridge (Oakland side) next to the bakery • free parking
BREAKFAST • LUNCH • DINNER • 7 DAYS A WEEK • OPEN'S 7AM
Free Parking and Guest Dock for Sailing Vessels

CLASSIC CAJUN-CREOLE CUISINE
BENNIE'S BY THE BAY

Upscale Dining • Scenic Waterfront Location
LUNCH 11-2 PM • DINNER 4-10 PM DAILY
Live Music & Dancing
(dates to be announced)

SOCIAL HUB FOR BABY BOOMERS CROWD
15 EMBARCADERO, OAKLAND • (510) 986-5454
600 Yards South of Jack London Square at the foot of Oak Street (Formerly Rusty Spoon)
Free Parking and Guest Dock for Sailing Vessels

L.J. Quinn's Lighthouse

Embarcadero Cove's Historic Restaurant & Pub

All Dinner Specials Include:
House Salad or Cup of Gumbo Soup
Your choice of Coffee, Tea or Soda

Prix Fixe
Dinner Menu
\$8.99*
Daily 5-7pm

Pick Your Choice of Dinner Entrée From
SALAD ENTREES
Quinn's Caesar Salad or Tender Baby Spinach Salad

PASTA ENTREES
Traditional House Made Lasagna, Pasta Soleme, Fresh Clam Angel Hair Pasta or Perune Picante

HOUSE SPECIALTY ENTREES
Chicken Embarcadero, Calamari Marinara, Snapper Santa Barbara, Madras Curry Vegetable Plate or Chicken Creole

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Quinn's Turkey Burger & Fries
Quinn's 10 oz. Hamburger & Fries
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Award Winning Wine List

Located on the water at 51 Embarcadero Cove in Oakland
Ample Free Parking • Call (510) 536-2050 for directions
*Tax & gratuity not included

LOVELY WATERFRONT LOCATION

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LUNCH & DINNER
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SUMMER SPECIALS:
Salmon • Swordfish • Halibut • Sturgeon
Prawns • Lobster Tail and More
Grilled Sautéed Blackened Cajun Style

MAKE RESERVATIONS EARLY
10th & Embarcadero • Oakland • 836-2519
1 mile south of Jack London Square in the Port of Oakland • Free Parking • Sail over just in time

CROGAN'S
Montclair's Oldest Restaurant

SCRUMPTIOUS SEAFOOD
• Scampi • Cajun Popcorn
• Clams • Fettucini with Prawns
plus steaks, chicken, salads & sandwiches

Full Service Bar (Open 'til 1 a.m.) - Sunday Brunch
Open Mon.-Sat. 11:30-10PM • Sun. 10:30-1PM
6101 LaSalle Ave., Montclair • 339-2098

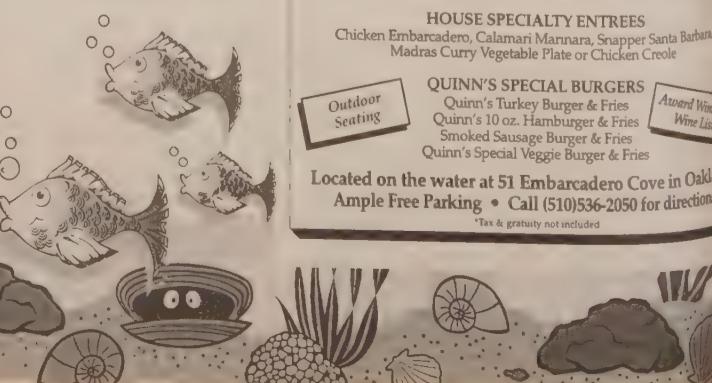
SHOGUN
of Berkeley

All you can eat!
Sushi & Grill

Sushi Bar-Fresh & plentiful
Table Top Grill-Cook your own selection of meat, seafood & vegetables
Hot Pot-Healthy, hearty, Japanese soup
Plus-Tempura, fruit & much more!

Bring this ad in for 10% off dinner
one per table-cannot combine with any other offer • Mon-Thurs. only • Expires 8/31/98

Lunch 11:30 am-2:30 pm • Dinner 5:00 pm-9:30 pm
1722 University Avenue, Berkeley
510-841-9500



DINING & ENTERTAINMENT

Love Ice Cream

52 Solano Ave. - Albany

(510) 525-6340

Ice cream is welcome around... and it's almost unique not to indulge in a cone

on hot summer days.

7 days, I Love Ice Cream

classic Dreyer's ice cream,

ice, healthy smoothies, homemade

ice, healthy smoothies, homemade

ice, delicious sandwiches, non-fat

ice, delicious sandwiches, non-fat

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Experience love at first sip with the

Guinness Crunch. The old-

fashioned Root Beer Float is a

lasting dip down memory lane.

The real scoop is there's something

for everybody at this friendly

neighborhood ice cream store. Plus

parking.

La Creme

La Creme

532 College Ave. - Oakland

(510) 420-8822

To step inside La Creme de La

Creme is to be inundated with the

scents and flavors of traditional

country French cooking.

Regional and traditional recipes

have been infused with the fresh

scents of ingredients that California

uses.

The diverse menu offers temptations

for every palate; ranging from the

classic goat cheese salad to steaming

pots of French stews, hearty duck

and bean cassoulet, to grilled fresh

fish.

The award winning desserts such as

chocolate pizza or gateau swimming in

raspberry sauce is a culinary

achievement.

Come in and bring your appetite ...

... and enjoy the luscious flavors of

yesterday's country French cooking.

WALKER'S RESTAURANT

AND PIE SHOP

Come Home

to an Old Friend

\$6.00 OFF

TWO ADULT DINNERS

DINE-IN ONLY

Valid Tues, Wed and Thurs

with this ad. Expires 8/17/98

Diners include traditional favorites and

gourmet specialties. Always fresh fish

Complete dinner or light menu

Fruit and Cream Pies

Home Smiles! Home Style!

Breakfast, Lunch and Dinner

Tues thru Sat • Sunday Dinner 4-8pm

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403 Help Wanted

TEACHER

Full-time position Monday-Friday. Must have 6 ECE units. Montessori training helpful. Will train the right person. Call 652-7021.

TEACHER

Great preschool needs creative and enthusiastic teacher. Morning position, ECE units, experienced in curriculum planning implementation. Send resume: Rainbow School, 5918 Taft Ave., Oakland, CA 94616

TEACHER PRE-SCHOOL

TEACHER part-time (20 hours) working with children for 20-3 year old program. Enthusiasm, experience and/or ECE units required. Start immediately \$12-\$13/hour.

TEACHER & 2 ASSISTANT

TEACHER & 2 new pre-school for 1-2 year olds. Hours vary program runs 8:30-5: Mon.-Friday. Experience and/or ECE units required. Start September. \$1-\$13/hour. DOE. Contact: Penny Hobbs, Piedmont Recreation Department 510-420-3075. EOE AA ADA

ARCHITECTS TO WORD PROCESSORS

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CLASSIFIED ADVERTISING

339-8777

TEACHER Montessori preschool El Cerrito AMSI/AMI credential required. Aide position also. Near BART 510-236-7479

TEACHER Preschool, 6-12 ECE credits required. Approximately 24 hours/week. Mid-morning to mid-afternoon. Bilingual in Spanish a plus. Call 510-444-1725

TEACHER Assistant position available, September 1. Traditional, school age childcare, approximately 25 hours per week, per day, p.m. only with possible a.m. hours. \$6 per hour. Send or fax resume to Girls Inc., 1724 Santa Clara, Alameda, 94501. Fax 510-521-4417. Attention: Pam

TEACHER for acclaimed infant program in Oakland 12 ECE units experience with infants and toddlers \$16-\$22K benefits. AODC 510-261-1076, fax, 261-8867

TEACHER position available July 22, year round school/day care, approximately 20 hours/week, empm shift, \$6 per hour. Send or fax resume to Girls Inc., 1724 Santa Clara, Alameda, 94501. Fax 510-521-4417. Attention: Pam

TEACHERS and Aides, Before and after school childcare enrichment program. Arts, crafts, sports, music, drama, Health and 401K benefits. Response to Adventure Time, P.O. Box 5009, Berkeley, CA 94705

TEACHERS for elementary school extended care program August 28th-June 11th. Experience working with groups of children. Art teacher, Monday-Friday, 2:30-5:30. \$10/hour. Call Director Liz O'Shea, 510-521-0346

VETERINARY Technician or RVT. Experience required, full-time with some weekend hours, at busy friendly hospital. Resumes to: PCAH, 1410 Everett, Alameda, 94501. Or fax to: 510-522-8452, attention: office manager. Full-time Kennel position available includes weekend hours, previous animal handling experience necessary.

WAREHOUSE PERSON

NEEDED IMMEDIATELY. Must be energetic, hard working wanting to grow with company part-time 8-12 becoming full-time. Start at \$7.50. Call 510-548-1378 for appointment.

404 Independent Employment

Advertisers in these classifications offer self-employment opportunities. An investment may be required.

406 Employment Wanted

BERKELEY High Students available for part-time work. Career Center 548-5627

CLASSIFIED ADVERTISING

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FINANCIAL

502 Business Opportunities

IS YOUR BUSINESS FOR SALE?

Interested in Acquiring Northern California Manufacturing or Distribution Business with a potential for growth. The ideal business should require capital, marketing management and a unique product position.

PLAY IT AGAIN SPORTS

South Shore Center, Alameda Soccer Headquarters, Package Jersey shorts, socks, \$29.99 510-383-3383

EXCEPTIONAL Business Opportunity

Serious income potential. No products! Part-time Training! Support provided. Backed by Fortune 1000 Company! Call 415-456-0362

FAST Growing MLM Company is looking for people who care about other people's health! 510-428-2827

FOR SALE

601 Appliances

WHIRLPOOL heavy duty washer/dryer, Jenn Air stove, Carrier airconditioner. Excellent condition. Best offer!

510-523-3190

602 Art/Antiques

ROLL-TOP Oak desk, unique, restored, \$2900. 510-428-1581

WEEKEND Sale!

Unique Furnishings, decorative art elements, vintage furniture, East Bay Depot Creative Avenue, 510-547-6470

WALNUT Antique Armoire

Needs restoring. Best offer. Antiques 528-0723

ANTIQUE Dresser

Monahay, 2 doors with inlay, 2 drawers, appraised at \$750+. 510-539-6008

603 Miscellaneous For Sale

ADV & Books, 1st edition \$10 each. Dragon Mags #7-\$94. \$2 each or best offer. 510-234-2861

AUDIOPHILES!

Vintage equipment. Turntable, tape deck and tape collection. Heathkit 60x60 watt stereo tuner. Best offer. Andrew 339-6787

TOSHIBA Teac 700CT

top, 120MHz, 24mb memory, 1.38gb, CD, MicroSoft Office+, 26.8/14.4, PCM, CIA modem, \$700/best offer. Antiques 528-0723

FREEMADIM

\$400; Stairmaster, \$400; Inversion unit, \$200; 510-654-4039

USED Kitchen cabinets

green for shop, garage or cabinet, \$5 to \$20 each. 510-528-5288

WILSON Pro Staff hammer

4.0 tennis Racquet Awesome control and power. Super light, like new \$120. Call 510-458-6561

THOMASVILLE chaise lounge

Modern design fabric, almost brand new Original price \$1,600, asking \$300. Must sell 510-531-3533

TOSHIBA Teac 700CT

top, 120MHz, 24mb memory, 1.38gb, CD, MicroSoft Office+, 26.8/14.4, PCM, CIA modem, \$700/best offer. Antiques 528-0723

ANTIQUE Dresser

Monahay, 2 doors with inlay, 2 drawers, appraised at \$750+. 510-539-6008

VINTAGE Diner Table

very cut! Bright Canary yellow with chrome sides! \$150; four chairs to match, \$100. Call Syd, 510-420-6872

ANTIQUE Cabinet

Nordic Track CRX, brass lamps, 2 recliners, tables, computer hutch, rug, trunk, music stands, housewares, wicker chairs 510-339-6458

COMPLETE Garage full of household goods, baby car seat, bikes, dishes, exercise bike, so much more! 2044-B Pacific, Alameda, 1-7 pm. Only for call for appointment. 510-769-0964

COMPUTER, 12" color monitor, still in box, brand new \$1400/best offer. 510-208-3523

DRAPEES, 6-8 feet, lined

Antique bath off white, 15 panels each panel, with side beads. Best offer. 547-2539

GARDEN Furniture

steel, 4 chairs (plastic strap seats), mesh top table, umbrella, \$350. 510-339-8278

GAS Stove

old Occidental \$1200; 510-522-2577

HILLS Swim Club Membership

\$3500 or best offer. Call 510-531-2796

605 Home Furnishings

15th ANNIVERSARY SPECIAL

Buy 2 or more custom mini-blinds this year and we will give them free of charge next year! Call Marsh Interiors 569-7540 or details

PIANO/Guitar Console

\$700, 42" white wicker table glass top/ 4 chairs. Walnut L-shaped desk. Power-Walk entrance Cat 547-4239

ANTIQUES

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VINTAGE Diner Table

very cut! Bright Canary yellow with chrome sides! \$150; four chairs to match, \$100. Call Syd, 510-420-6872

GORGEOUS dining room

set, with glass table and 6 high back chairs. \$350. Modern kitchen set, less than 1 year old, \$150; Lovely peach color sofa and love seat \$150; brand new lawn mower, \$150; Nearly new gas grill, \$100; entertainment center with wicker armoire must see to believe! \$350. 2 queen size beds (one with brass head/ footboard) \$100 each; outdoor patio set \$100. 510-339-6458

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ANTIQUES

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This block contains a dense grid of classified ads from a local newspaper. The ads are organized into columns and rows, each representing a different service or business. The content includes descriptions of services offered, contact information (phone numbers), and sometimes small logos or icons. The ads cover a wide range of topics from home improvement to professional services.

Butterflies: More than a symbolic part of our lives

Butterflies, those beautiful, delicate creatures that emerge from furry little worms, have long been symbols of many things: love, peace, harmony, beauty, to peoples throughout the world. Alan Moore has sent me many stories and articles about what butterflies have meant to people, and of their rather magical appearance in times of stress, of sadness, of mourning.

So it is not surprising that the butterfly has come to symbolize all of Moore's beliefs, hopes and dreams for the world, particularly peace. Thus it is the reason he founded the Butterfly Gardeners Association, and has dedicated his life to the organization and to the things it stands for. He is now asking people to back The Butterfly Initiative, subtitled "Saving the World with Butterflies."

"The butterfly initiative is a wondrous and rare adventure. It is practical, uplifting and inspiring. Butterfly gardening can be a catalyst to a wide range of positive activities. These include projects from environmental education to violence prevention; from beautification of our backyards to habitat preservation in our parks, and from rehabilitation programs for handicapped children to therapy programs for prison populations. Because of their astounding transformation from egg to caterpillar to chrysalis (pupa) to their incredible color spangled elegance, they can be the symbol for mankind's own unfolding into more caring and loving beings."

And why the initiative?

"Butterflies are beautiful. Butterflies are inspiring. They can be quite magical, helping us to connect with nature, as well as with our spiritual selves. Yet butterflies are disappearing everywhere

right before our very eyes. When uncaring human activities get out of hand, it is always the butterflies that take the first and most profound blow. Studies have shown that when rainforests are destroyed, or local temperatures rise, or chemicals and pesticides contaminate our environment, or natural habitats are lost, it is almost always the butterfly that suffers most. For these reasons they serve as environmental indicators, and stewardship of butterflies becomes linked to such serious issues as habitat destruction, pesticide misuse, global warming, and deforestation. A recent news report linked butterfly declines to a corresponding decline in bee reproduction rates, and predicted that in three years pollination may become the world's number one problem. No butterflies and bees, very little pollination. Need I say more?"

And he explains how the whole idea of the Butterfly Gardeners Association came about. He tells off being invited to a butterfly garden at the Green Lane Nature Center near Allentown, Penn., where he then lived. "When we arrived there were hundreds of butterflies flitting about a profusion of fragrant flowers, shrubs and herbs. I suddenly felt connected to nature through the wonder of all that was around me. Something was stirring my deepest emotions. I left that garden determined to create gardens like this for children everywhere. Beautiful butterfly gardens for children off all ages."

He speaks of listening on the way home to a tape he had recently made with songs by John Lennon, Joan Baez, the Moody Blues and other '60s artists. "I suddenly realized that there were

butterflies in the music that I never heard before." It was, he says, like an epiphany. "A thousand lights all lit at once. I suddenly had a brainstorm of an idea to use the butterfly as a symbol for the environment. It would be better than the "save the whales campaign," I told myself — you can't take a whale to a schoolyard, but you can plant a butterfly garden there. Everybody could attract butterflies to their homes, schools and parks, and have a personal experience with nature like I had."

His work on behalf of many organizations made him realize how difficult this would be. But he had a feeling of "great sacredness and urgency." He went home and told his wife about it, told her he was leaving his job to do it and "I went from self-employed to unemployed in what seemed like an instant."

Although his wife supported him for some time, in the end it did end his marriage. And he has, indeed dedicated himself to his vision, speaking in schools and to organizations. He has organized "butterfly releases" where school children have nurtured caterpillars until their transformation into butterflies, and then have participated in freeing hundreds of the lovely creatures at once.

Moore has also become part of a large number of people who not only believe in the spirituality and symbolism of the butterfly, but have written about it and made it an important part of their lives. This circle also includes people who find other parts of

nature (rainbows, birds, trees and others) equally important and inspiring.

Moore has recently signed a contract with a publisher for a book about all of the stories people have told him about their experiences with butterflies, and is happy with what is going on in this field. He is hoping to get widespread support for his Butterfly Initiative, and invites people to contact him about it. He may be reached at 528-7730, or his e-mail is bflyspirit@aol.com.

BOOK TALK ON

SCIENCE AND HEALTH

WITH KEY TO THE SCRIPTURES

BY MARY BAKER EDDY

JULY 30 THURSDAY 7:30 PM

BARNES & NOBLE BOOKSTORE
Shattuck Ave. Berkeley 510-644-0861



The easiest, safest, flea control ever
One dose. Once a month.

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FRONTLINE

YOUR
CHOICE
\$27.77
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Everyday Low Prices

Time Out For Fun And Games

This one-of-a-kind shopping experience opens up the world of games to visitors and residents alike at their Jack London Square location. Pay a visit and discover the view and unique products found there: the interesting, the fun and sometimes funny with the warmth of Oakland thrown in just for fun.

Owner Joyce Hooks created her business from a unique perspective. "As a Corporate Computer Systems Manager, developing solutions, solving puzzles and creatively making things work has always been a part of my career experience," she says. "The challenge in creating Time Out For Fun & Games was to translate challenges and the fun of success into something families could take home to relieve stress."

Hooks went on to challenge herself to find puzzles and games adults could play and enjoy with their children. Her theory is simple. If parents enjoy the games they play with their children, they will naturally and effortlessly spend more time with them. "Many of our games actually level the playing

field, giving age no winning advantage," she says. "So, it's challenging or relaxing (and we have stress relievers too) - everything we sell must bring a smile to our customers face."

Time Out For Fun & Games has the largest and most varied selection of chess games in Oakland in a broad price range. Some of the more expensive are made in brass, cherry wood and leather. They also carry a myriad of mind-boggling and puzzles of all kinds, including disentanglement puzzles, 3-D puzzles and jigsaws. Visitors can also find juggling accessories, magic tricks and sets for children as young as 4 years.

"So much of what we carry is so unusual that questions are required and encouraged," says Hooks. "That is why we have the friendliest and most helpful and knowledgeable staff possible."

"We love satisfied customers and frequently receive letters and repeat visits from customers telling us how happy they are with their purchase," says

Hooks. "Fun is our main objective! Everyone who comes in is enjoying laid back waterfront environment. It is why they are open to and enjoy becoming a part of the hands-on playing experience at Time Out For Fun Games."

You can visit Time Out For Fun & Games at their web site Located at Jack London Square (foot of Broadway). Call 444-4386. Open daily Mon. - Fri. 11 a.m., Sat. - Sun. 10 a.m. Close, Mon. 7 p.m., Tues. - Sat. 8 p.m. Sun 5 p.m.

For information on the Business Focus, call Advertising at 339-4030

Chamber

Continued from page A4

a Kung Fu class for children and a cardio-kicking program for in the months ahead.

Despite a doubling of enrollment, Jensen said space is still available thanks to the school's expanded schedule of classes. Bending Willow offers 11 classes a week in Tai Chi, two long classes a week in Northern Shaolin, two classes a week in Ba Gua Zhang, and instruction in Chinese weapons on weekends.

Jensen and assistants Earl Hines and Rachel Metzger — together with a crew of several volunteers — stay busy teaching five different martial arts systems: Tai Chi Chuan, Northern Shaolin, Ba Gua Zhang, Xing-Yi Quan, and Lan Shou.

With new classes continually being formed, Jensen said enrollment at the school is always open.

He said his school provides students the opportunity to have fun and relieve stress, learn self defense, increase circulation, boost self-confidence, improve coordination, feel stronger, and develop mental clarity and focus.

"You don't have to be well built

or athletic to start learning martial arts," Jensen said. "No one expects you to be good when you start out. It's a sport that allows for progressive development."

Enrollment and class information may be at 528-9004.

Eyeglasses collection

The El Cerrito Lions Club announced this week it would continue its drive to collect used eyeglasses and sunglasses for distribution to the poor overseas.

The club, a Chamber associate member, has already collected over 1,000 pairs of glasses that

will be used to upgrade the vision of needy in developing countries where eyewear is often unaffordable or inaccessible.

Drive chairman Dean Flint reported the local service club had cleaned and sorted 600 pairs of glasses at the recent July 4 Fair.

Eyeglasses can be dropped off at the following locations:

Fairmount Beauty Salon, 7523 Fairmount Ave.; Mechanics Bank, Fairmount and San Pablo Avenue; Sunshine Cleaners at 10750 San Pablo Ave.; Family Fair, 435 Wilson Ave.; or the Chamber office, 10848 San Pablo Ave.

TEACH MATH TEACH SCIENCE

Teaching is an ethical act.

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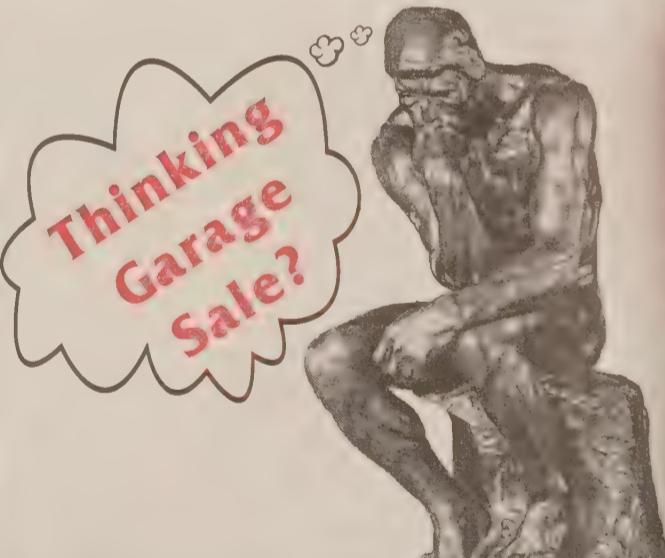
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Real Estate

The Montclarion
The Piedmonter
The Berkeley Voice
The Journal
July 30-31, 1998

What You
Don't Know
Can Hurt You



Don Dunning CRB, CRS

Understanding agency

New buyers and sellers truly understand what agency means, and how it effects their purchase of real estate. Most people think of residential real estate agents as salespeople who make commissions by listing and selling homes. An agent, however, is much more than this. Since 1988, state law requires agents to be given a written explanation of agency relationships in sales, exchanges or long-term leases of residential properties, yet misconceptions continue.

Disclosure before proceeding

Prior to your signing a purchase contract as a buyer, or a listing agreement or contract as a seller, an agent is supposed to first explain, and then have you sign, a standard "Agency Disclosure" form, often, as the listing agent representing a seller, I have seen the buyer's agent from a cooperating seller make this mandatory disclosure to the seller before presenting an offer.

Unfortunately not all agents recognize or can clearly verbalize the importance of an agency relationship.

code of ethics. Not all licensees are Realtors.

Simply put, an agent is someone who represents another (the principal) in dealings with third parties. Although clients generally think of one person from a real estate firm as their agent, it is actually the broker (the company), and not the salesperson, who is the agent.

Types of agency

Three basic types of agency relationships are covered in the Agency Disclosure form. These relationships can change during the transaction.

- Buyer's agent. The agent represents the buyer alone; the seller has a different agent.

- Seller's agent. The agent represents the seller alone; the buyer has a different agent.

- Dual agent. The agent represents both the buyer and the seller in the same sale. This can occur if a listing salesperson writes an offer for a buyer on his own listing.

See DUNNING on page 2

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ing barn along with a large hay-storage area. The ranch's main home has a living room, a formal dining room, huge eat-in kitchen and an office.

This property is offered at \$1,750,000. Call Diana Parker of Century 21 Contempo Realty at (925) 299-5353



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THE NEIGHBORS DIDN'T KNOW!.....\$895,000
The extent, beauty & history of this secluded estate. Come by Sunday & share the excitement. Grand but intimate w/pool.
D.C. HODGES 339-8900 x 223

SENSATIONAL MONTCLAIR TRADITIONAL....\$359,000
Circa 1920's Traditional with stunning upgrades. Master suite with marble bath. In-law setup, 2nd kitchen, detached office. STEVE BIASATTI 339-8900 x 239

TRULY GLAMOROUS!.....\$659,000
Upper Rockridge - Set a new standard of living in this very special architecturally designed 4BD, 4BA + more home. Open Sunday 2-4:30. CAROL COHEN 339-8900 x 225

PRISTINE 4PLEX.....\$469,000
4 one bedroom units, Piedmont border. Views from all levels. SUE WILMANS 339-8900 x 229

FIRST TIME OPEN! WILL GO FAST!.....\$399,000
Intriguing/unique Home + lot, in-law, 3BR, 2BA, serene, creekside setting, over 18,000 sq ft of land. Hardwoods. Open Sunday 2-4:30. MEL COPLAND 339-8900 x 225

MONTCLAIR CONTEMPORARY.....\$359,000
Stunning Montclair contemp. 3+BR, 2BA, remodeled kitchen, hardwood floors, fireplace, 2 car garage. Open Sunday 2-4:30. VICTOR FIERRO 339-8900 x 248

Here
to
you
home.

PRICE SLASHED 10K! MAKE OFFER!.....\$349,000
Do not miss! Pristine contemp. Wooded serene oasis! Yet just minutes to freeway! Craftsmen details! Open Sun. 2-4:30. MEL COPLAND 339-8900 x 256

JUST LISTED - REDWOOD HEIGHTS.....\$349,000
Privacy! Wooded setting and greenery from every room enhance this very special 3 plus bedroom home. CAROL COHEN 339-8900 x 225

PRICED REDUCED SUCH A DEAL!.....\$299,000
Crestmont 3BR, 2.5BA with amenities galore! Huge family room, hdwd firs, partial bay views, updated, close to transportation. JAN NEFF 339-8900 x 243

WALNUT CREEK - PRICE DROPPED! READY TO GO!...\$299,500
Rancho San Miguel Eichler, in terrific Northgate School area. 3BR, 2BA all level, central air/heat, energy efficient roof. JAN NEFF 339-8900 x 243

GLENVIEW - NEW LISTING.....\$259,000
Renewed traditional on quiet street. 3BR, 2BA, dining and breakfast. Stunning rear garden with patio and deck. Garage. Open Sun. 2-4:30. HAL CASTLE 339-8900 x 220

MONTCLAIR COTTAGE WITH PRIVACY.....\$239,000
Nu list! 2+BR, 2BA, extra space for office or shared living. Cute as a button! Nice outdoor living in garden and decks, bay view! Open Sun. 2-4:30 HELEN NICHOLAS 339-8900 x 238

HACIENDA WITH BAY VIEWS & LAND...\$695,000
Room to roam on approx. 2 acres of meadows, redwood & fruit tree groves. 4BR, 2.5BA, fam rm, formal dining room, detached office, 2 fireplaces. HELEN NICHOLAS 339-8900 x 238

OPEN SUN 1-30-4-30

MONTCLAIR - NEW LISTING.....\$269,500
Totally level fenced yard. 3BR, 2BA, solarium dining, separate office overlooking garden. Shop. Quiet. HAL CASTLE 339-8900 x 220

NICE AREA! NICE PRICE!.....\$179,000
You'll love living in this cozy, bright 2BR, Upper Laurel home with nice level lot. Nicely situated and quiet. Open Sunday. 2-4:30. CAROL COHEN 339-8900 x 225

PICTURE PERFECT CAPE COD.....\$179,500
Laurel 2BD, 1BA starter home. All level with fenced yard/flagstone patio - herb garden. Fireplace, hdwd floors, all appliances too. JAN NEFF 339-8900 x 243

LAUREL STARTER.....\$109,500
Adorable 2BR home with great yard and 2 car garage. Fireplace, laundry hookups, new paint and carpets. Open Sunday 2-4:30. TOM NEMETH 339-8900 x 249

VARIOUS PIECES OF NAKED LAND.....\$22K - 315K
• Bucoffel El Sobrante 43A \$75K, • 4-Bridge view Skyline, \$149.5K, • Bay view Skyline 3 contiguous lots \$315K, • Lots more lots NICK LAVROV 339-8900 x 219

◆ TIP OF THE WEEK ◆

A structural pest control report ("Termite Report") should be obtained by a homeowner at least once every 2 years to avoid unpleasant surprises.



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Dunning

Continued from page 1

It may also happen if an agent from the same office as the listing agent writes an offer for a buyer.

Dual agency concerns

Before an offer is written, both the seller and buyer should be asked how they feel about dual agency. Some people are uncomfortable with a dual agency scenario where the same salesperson represents both buyer and seller.

They feel a conflict of interest exists, therefore, the agent can be effective for only one side of the transaction. Interestingly, a number of people who take this stance have no problem with a contract between two different agents from the same office, also dual agency.

Any salesperson with questionable ethics can jeopardize your position whether he is a dual or single agent. The bottom line is always the professionalism, experience and integrity of your agent.

Liability

In representing clients, agents have high liability for everything they do. Conversely, buyers and sellers also may have liability for actions of their agent as, by definition, the agent is acting for them.

Agency and compensation

Compensation and agency are two distinct concepts. Compensation does not create agency. I frequently provide consulting services for an hourly fee. In

those instances, although I am getting paid for my real estate expertise, I am not acting as an agent.

Final thoughts

Buyers think of an agent as someone who finds them a house; sellers see an agent as the one who markets their home and finds a buyer. These are some activities of what we call agents, but they do not sufficiently convey the most important thing agents do for clients — representation.

Agents owe their clients "a fiduciary duty of utmost care, integrity, honesty and loyalty" (Agency Disclosure form).

The form goes on to say: "The above duties of the agent in a real estate transaction do not relieve a seller or buyer from the responsibility to protect his or her own interests."

Your best protection will come from a competent professional who cares about what is best for you and will keep your interests ahead of his own. That is an agent.

My thanks to real estate trainer, Ted Highland, whose fine agency course and booklet provided some of the background for this article.

Call me for a copy of my previous, related article, *How To Interview Agents*.

Don Dunning is an 18-year real estate veteran. He is a full-time Realtor and consultant with Wells & Bennett Realtors in Oakland. Call him at 511-7575, ext. 2392 to put his knowledge and experience to work for you.

RARE EL CERRITO DUPLEX

Two 2 bedroom units within walking distance to the Plaza BART, shopping & Solano Ave. Old fashioned charm, yard, garden area and a workshop. Will be vacant soon. Good investment opportunity for either owner occupant or to use as income property. Seller has had a zero vacancy rate. Great neighborhood. \$240,000

SUPER CONDO AT THE MARINA

This one bedroom unit located at the Marina Bay District in Richmond. Loaded with upgrades, all appliances included with a laundry space inside unit for added convenience. Light & airy space plus a large deck for indoor/outdoor living. The grounds are beautifully maintained with a breathtaking Marina setting. Easy commute to San Francisco or Marin. A steal at \$75,500

GREAT BARGAIN FOR THIS DOLL HOUSE IN THE HILLS
This charming 2 plus bedroom, 2 bath home is located a few steps from the El Cerrito border in Richmond View. Sweeping Bay view, spacious living room with fireplace, and a sunny kitchen with a breakfast nook. Plus room has a separate entrance & separate full bath. Garage & private deck in back. Hard to beat price at \$189,900

MAGANY ABBASS, JD, CRS
510-222-8870 ext. 236



LEILA GOUGH

Put your trust in the right place

tentially could put his or her own financial interests ahead of the trust's beneficiary (probably another relative).

Mixed messages

For example, if you name your son as trustee of your trust administered for the benefit of your wife (your son's mother), your son may view the assets in the trust as his because the trust will pass to him upon your wife's death. That could mean he would have an incentive to invest more aggressively for long-term growth prospects instead of putting the assets in more conservative products designed to provide current income to your wife.

No easy task

Changing tax laws and an ever-changing investment climate can make this job a complex one, so the trustee may delegate investment decisions to professionals. Nevertheless, the trustee is ultimately responsible for the trust's assets. The choice of a trustee is up to you. You may want to appoint a family member or friend as trustee, or you may be inclined to select a corporate trustee, such as a trust company.

Family members and friends may have your best interests at heart and administer your trust according to your wishes. A trusted friend might be more objective in controlling your assets than a family member who po-

selfish interests.

Another approach would be to appoint a family member or friend as co-trustee with the trust company. Keep in mind that beneficiaries or an individual co-trustee

percentage of your assets you are willing to pay add-on fees (such as transaction fees, termination fees, check-writing fees). This can add substantial costs.

A trustee's responsibility could continue for many years and involves caring for your hard-earned wealth, so choosing the right trustee is one of the most important financial decisions you will ever make.

can be given the power to remove a trustee and switch to another independent corporate trustee.

Ask the right questions

When selecting a corporate trustee, be sure to ask about:

- Statements. Ask whether regular statements are provided that give details about the performance of your trust assets.

- Licensing. Find out in which states the trust company is licensed to do business.

- Fees. If assets in your trust are not substantial, a minimum annual fee may represent a higher

percentage of your assets.

Choosing a trustee to care for your assets according to the provisions of your trust is an important decision. You need to make sure that whoever you choose is trustworthy.

Leila Gough is an Associate President with A.G. Edwards in Oakland. She can be reached at 273-8851. Check out A.G. Edwards' Web site at www.agedwards.com.

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One level living on quiet cul-de-sac where master bedroom, kitchen & family room open to garden.

Caroline Peters
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OPEN SUNDAY 2-4:30



222 LaSalle Avenue, Piedmont

Sensational Traditional with large level garden. Gorgeous baths, kitchen and master bedroom. Hardwood floors, some Bay views, spacious deck for summer entertaining. Fabulous rumpus downstairs. Offered for \$1,495,000

Anian Pettit Tunney, CRS (510) 339-0400 or (510) 832-7800

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3223 Blume Drive, Richmond
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BERKELEY

VICTORIAN STYLE HOME.....\$179,950

Very sharp 3BR, 1BA home with new roof, new kitchen/bath, new Berber carpets, Pergo entry, new vinyl, new exterior paint. #W44403 Jack Burns Jr. 510-222-2103

GORGEOUS!.....\$409,950

Park-like setting with canyon views. Almost 1/2 acre and on a cul-de-sac. 4BR, 3BA, great master suite with balcony, hardwood floors, remodeled kitchen. #W44313 Michele Manzone 510-222-2644

RICHMOND VIEW

CUSTOM BUILT.....\$385,000

4BR, 2BA home with 2 fireplaces, family room, 2-car attached garage & near Mira Vista Country Club, 3080 sq. ft. living area. View of the bay. #W44559 Bijan Jafari 510-222-8300

MOVE IN CONDITION.....\$144,900

Call to see this 3BR, 2.5BA contemporary home. Only 7 years on a level lot. Excellent access to hwy 80. Easy FHA or VA loan available. #44603 John Anderson 510-237-8842

LOVINGLY CARED FOR.....\$174,500

And you'll see! This 2BR, 1BA home has beautiful hardwood floors under carpet, new lino in kitchen & bath. All you have to do is move in and enjoy! #W44654 Margrit Byer 510-262-6083

EL CERRITO

PRICED AS IS!.....\$239,950

2BR, 1.5BA, plus room & 1/2 bath downstairs, Florida room adjoins master BR, plank floors, formal dining room. All it needs is a little TLC. #W44694 Ken Rogal 510-222-8870 x137

ABSOLUTELY PERFECT!.....\$349,900

Enjoy watching the new 3rd fairway, everything you would love, 3BR, 2.5BA, family room, formal dining room, fireplace in living room & more! #W44676 Michael Bartels 510-222-4061

VIEW & LOCATION!.....\$465,000

This is the one! 4BR, 2.5BA, formal dining room, fireplace in family room, large rooms throughout, downstairs office, 3-car garage, hardwood floors, thick carpet. All on the first fairway at Mira Vista Country Club. #W43979 Tom Casazza 510-388-8227

OPEN SUNDAY 2-4



50 HAZEL ROAD, BERKELEY

Just listed! Enjoy this sunny, open home nestled in a peaceful creekside setting in the Claremont District 3BR/2.5BA with rec. room and spacious living room, dining room, and kitchen.

Hardwood floors, fireplace, 2-car garage.

\$495,000

PETER DAMM • 524-1700 ext. 13

752 EUCLID AVE., BERKELEY

Open Sunday 2-4

New listing! Large newer constructed contemporary home. 4+BR including master suite, 3BA, FDR, large kitchen with breakfast area, family room & more. Private yard & bay view.

\$575,000

BILL McDOWELL • 524-1700 ext. 30

1106 STANNAGE, ALBANY

Open Sunday 2-4

New listing! Best priced 3BR split-level, fireplace, hardwood. Wonderful level yard for gardening.

\$199,000 "as is"

JOAN BRUNSWICK • 524-1700 ext. 12

1145 CONTRA COSTA, EL CERRITO

Lot: 10,875 sq. ft. with views of San Francisco, Marin, Oakland. Gentle down slope near Mira Vista Golf Course.

\$115,000

KAY KRUSE • 524-4361



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OPEN SUNDAY 2-4:30

4572 TOMPKINS AVE.....\$119,000
2BD/1BA. New listing in popular Upper Laurel. Bright and airy with extra large kitchen, two basement rooms and spacious terraced yard. In move-in condition. Lucy Meyer 510-347-0000

BY APPOINTMENT

BERKELEY DUPLEX.....\$119,000
In popular Westgate. New listing. 2BD + 1BD unit to help with the payment. Hardwood floors, some updating. Tim Martini 287-9999

NORTH OAKLAND.....\$119,000 and \$115,000
2 houses near Berkeley Border. One 4BD and one 3BD Zoned commercial. Tim Martini 287-9999

BERKELEY BUNGALOW.....\$119,000
2BD/2.5BA. New kitchen, bonus spaces, wonderful yards. Convenient to 4th Street shopping. Phil Fair 287-9999

THREE BEDROOM BARGAIN.....\$119,000
New roof, fresh painting, updated bath & termite repair completed. Close to popular Laurel District Shopping. Terry Chang 893-4539

LAKE MERRITT PENTHOUSE.....\$287,999
2+BD/2BA. Bonus space for home office. Phil Fair 287-9999

INVESTMENTS

NEW LISTING! OAKLAND HILLS FOURPLEXES.....\$319,000
Two well maintained 4-plexes on adjacent lots. All have spacious two bedroom units with carports and separate meters, upside in rents! Bill Clark 287-9999

SAN LEANDRO.....\$229,000
Duplex w/2BD units + detached studio. Bob Brunner 763-9265

MIXED USE OPPORTUNITY.....\$169,000
3 apartments + storefront. North Oakland area. Lucy Meyer 287-9999

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Are you being steered or being offered a bundle?

By H. W. MOSS

A real estate transaction is a simple purchase. It is composed of disparate and arcane elements involving a number of businesses. Title generally won't transfer without a valid sales agreement through a real estate brokerage, a new loan, a title insurance policy, inspection of the property by a licensed title control service and an escrow company to handle the transfer.

Thus, many different commercial activities are involved in the sale of just one house. And that does not include an appraisal or repairing damage discovered on the property. Buying a house is a cumbersome, time consuming and complex process in part because it is fragmented. But the dream of creating one-stop shopping, bundled services, is at least a year away and will require changes to federal law.

"Integrated services cannot occur until there are changes in the RESPA laws which govern illegal kickbacks associated with real estate transactions," observed Bill Jansen, executive vice president of Pacific Union Real Estate Group in San Francisco.

RESPA

The Real Estate Settlements Procedures Act (RESPA) of 1974 sets forth specific disclosure requirements for nonexempt lenders who provide funds in transactions involving the sale or transfer of one-to-four unit buildings. The Good Faith Estimate of Closing Costs, which must be provided by a lender to all prospective borrowers, is a RESPA requirement. The Act also prohibits kickbacks and unearned fees.

Kickbacks and unearned fees were a problem in the past. They tended to raise the hidden costs of a transaction and some of the methods of steering business were quite subtle. About 15 years ago, for example, it was

common practice for title companies to provide people inside real estate offices who performed certain tasks.

Naturally, that title company did more business with the brokerage than a title company which was not inside the office, but RESPA knocked that out. Also as a result of RESPA, brokers can no longer refer buyers to a mortgage lender and receive a fee. It is legal, however, for brokers, escrow companies and lenders to form affiliated business relationships, known as ABA's, which do business together and share profits.

Even today, statistics show that the largest number of loans come from the agent's referral, according to Jansen. He called RESPA a well intended consumer protection law which prevented driving up the hidden cost of buying a home.

Truth in lending

Another consumer protection See MOSS on page 14

The GRUBB Co.

REAL ESTATE

Experience is Essential.

Piedmont - Open Sunday 2-4:30 p.m.

222 LA SALLE AVE NEW LISTING \$1,495,000

Sensational Traditional w/large flat back garden. Gorgeous baths, kitchen & master Hdwd. floors, some Bay views, huge deck for entertaining. Spacious rumpus. ATUNNEY

Oakland - Open Sunday 2-4:30 p.m.

2034 ASILOMAR DRIVE \$589,000

A classic, architect-designed contemporary on beautiful park-like setting with gated entry. 3/2 with state-of-the-art kitchen, FDR, & family room MAVIS DELACROIX

831 PARAMOUNT ROAD NEW LISTING \$575,000

An elegant Crocker Colonial. Formal dining rooms, 2 additional baths, 2 baths. J. GARCIA

831 ROSEMOUNT ROAD NEW LISTING \$499,000

Stately Traditional. Formal living & dining. Fabulous kit & breakfast rm. Master ste w/renovated bath & dressing room. 3 additional bdrooms 2/1 ba. J. GARCIA

1832 WOODHAVEN WAY \$395,000

Charming 1926 home, 4/2 w/3 plus rooms & a pair down. Country kitchen & huge yard. Sun filled. ED KLO

1080 CLARENDON CRESCENT \$369,000

Elegant Traditional. 3+1/5. Lovely formal living room w/ vaulted ceiling, hdwd floors. Deck & garden. S. GALLAGHER

Piedmont - By Appointment

200 ALPINE ROAD \$2,700,000

Historical French Country Estate on a level site. Soaring formal rooms, European library & luxurious master suite w/dual bathtubs 10+7' & guest house. SANDRA VOGEL

PIEDMONT MEDITERRANEAN \$1,850,000

A beautiful Mediterranean w/dramatic architectural detailing & privacy. Updated kitchen & 6 bdrooms. A. TUNNEY

ELEGANT ENGLISH \$1,195,000

An impressive home with fine architectural detail & lovely gardens. Three + bdrooms, den & comfortable family room. Located on a quiet street. RANDY SCOTT/USAN VEIT

PIEDMONT WITH VIEW \$1,195,000

Sophisticated Mediterranean style home from the 1920s. Grand rooms, spectacular Bay views & updated luxury. 4 bdrooms, library, FR, au pair & large rec room. N LEHRKIND

By Appointment

STUNNING CONTEMPORARY \$1,200,000

Spacious views from most rooms. Stunning, like-new temporary. Master suite w/sitting room. Caterer's kitchen with family room. ANGELA WEI GRUBB

LA SALLE ESTATES \$995,000

Designed by Michael Pierce. La Salle Estates completion late '98. Approx 4000 sq. ft. Library den on main floor, guest suite & FR off kitch. D. DRYDEN

SECLUDED AND PRIVATE \$899,000

Over 5 secluded acres in Hillcrest Estates w/SF Bay and natural park land views. Private and unique. Zoned for horses the property includes a 4 horse barn. K. BUCHHOLZ

PIEDMONT SIDE OF MONTCLAIR \$769,000

Hdwd. in-lap, apt, master suite w/whirlpool and views. Versatile kitchen/fam. rm., den & deck & garden. Thru-unit. ANAN T. INNEY

AHEAD OF IT'S TIME!

Fabulous garage spacious hilltop retreat. Light & open interior. Elevator. Views of Contra Costa & the Bay! Exquisite style & design. 4 bdrooms, plus den & exercise room. D. DRYDEN

MILLCREST ESTATES \$699,000

Over an acre w/Bay views, this 5 bdsm/5 bath home is excellent for indoor/outdoor entertaining. Kitchen/family room combination, rumpus and pool. KURT BUCHHOLZ

STYLISH CONTEMPORARY \$659,000

Magnificent Contemporary with fabulous SF and Contra Costa views. Quiet setting. Architect designed. 4/2½. Dramatic LR, family room, rec room. Level out. Hot tub. S. VEIT/K. COOPER

NEW LISTING \$749,000

Private garage spacious hilltop retreat. Light & open interior. Elevator. Views of Contra Costa & the Bay! Exquisite style & design. 4/2½. Dramatic LR, family room, rec room. Level out. Hot tub. S. VEIT/K. COOPER

339-0400

Making wishes come true



Members of the triumphant "Village People" toast their division championship, realizing that the real winners were the children who would benefit from the \$15,000 the team raised for the Greater Bay Area Make-A-Wish Foundation.

Undefeated division champions, "Village People," cel-

laborated their victory with extra enthusiasm knowing their time and effort was in support of the "kids."

During the week of June 15, real estate agents from the Montclair area took time out (of a very busy market) to play in the 17th Annual Chicago Title Aunt Franny Slo-Pitch

Tourney.

The tournament benefited the Greater Bay Area Make-A-Wish Foundation. The Village People helped raise over \$15,000 this year for the foundation.

Pictured are agents and affiliates from Pacific Union, Prudential California Realty, LaSalle Properties, The Grubb Co., Coldwell Banker, Wells & Bennett, Bank of America, Western

America Mortgage, and Chicago Title. A very special thanks to Robin A. Pollock, president of A.S.A.P. Express who helped underwrite the cost of the Village Peoples' uniforms. All agents and affiliates who are interested in participating in next year's tournament are asked to call Chicago Title Marketing Manager Marc Savereux at 987-7177.

Montclair Better Homes Realty 339-4000

49 VISTA DEL MAR

VIEW, VIEW, VIEW!

S.F. bridges & beyond! Privacy & cul-de-sac location in Montclair. 4BD/2BA, hardwood floors, floor to ceiling brick fireplace, huge front & rear decks, yard, fruit trees, family room/dining off kitchen.



Nahid Nassiri

287-5770 voice mail

Asking price for this fine home is \$349,000

TEMPLETON

THE RESIDENTIAL REALTORS



45 SOUTHHAMPTON OPEN SUNDAY 2-4 New Price!

Stunning bay views! 4BR, sun room, den, gourmet kitchen/ family room! Fenced yard, stately architecture!

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Realty agents Warwick May, Candice Economides, Janet Kaplan, Kathleen Crandall, Elizabeth Stevens and Kathy James from Prudential California Realty's Telegraph Avenue office in Berkeley joined Marc and Theresa Savereux and Maximino and Charlotte Martinez from Chicago Title Company's offices in Montclair and Albany at the Sheraton Palace Hotel in San Francisco on June 19 for the UC Berkeley Incentive Awards fundraising dinner.

The dinner honored seven recipients from Oakland and Berkeley high schools:

- Angelito Mejia from Berkeley High,
- Trang Nguyen from Castlemont High,
- Jose De Leon from Fremont High,
- Iesha Tyler from McClymonds High,

- Tracee Worley from Skyline High,
- Julie Chung from Oakland Technical High,
- Lian Cheun from Oakland High

For the past six years, schools have formed partnerships with students who have exhibited exceptional academic promise and leadership potential despite great socioeconomic hardship.

The students each received four-year \$24,000 scholarships as part of their requirements; they will be visiting their respective high schools while attending UC Berkeley.

Through extensive community outreach activities, these students become positive role models, symbolizing to others what hard work in the face of adversity can achieve.

For more about the program, call Linda Rico at 643-5810.



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Bay Area housing boom: no end in sight

Avram Goldman, president of Coldwell Banker Residential Brokerage for Northern California, is bullish on the Bay Area's housing market for the third quarter. "If we see corrections from the extremely strong second quarter," he says, "in all probability they will only be seasonal."

"Pentup demand, consumer confidence, and the underlying economy remain strong and inventory will be tight for the foreseeable future. In the residential market, the difference between the second and third quarters may be influenced by summer recreational activity."

"We are not seeing any fundamental cooling in the market; demand is outstripping the number of available properties, and median home prices for most Bay Area communities are up 10 per cent or more over this time last year."

"As the boom in residential real estate matures," says Jill Morrow, Coldwell Banker senior vice-president and regional manager for Marin, Contra Costa, and Alameda counties,

"the North and East Bay are participating fully and will be robust markets for the foreseeable future."

Marin County

"The market in Marin is hot enough that some local reporting about it has been overstated," Morrow says, "but it is true that the county as a whole can look forward to between 15 and 20 percent appreciation in 1998. In the third quarter we expect continuing strong activity at the top end of the market, with properties selling for \$800,000 to \$1.3 million particularly in demand."

Marin's most popular communities today are Tiburon, Mill Valley, San Rafael, Novato, Corte Madera, Greenbrae, Ross, Kentfield, and Larkspur, although homes everywhere in the county are moving rapidly.

Part of the explanation for Marin's vigorous market is that inventory, which has been scarce in the county since late 1995, is becoming more prevalent - although always within the context of relatively few available homes. "We are still seeing mul-

tiple offers on the better properties," Morrow says, "but fewer of them - so that, for example, a home that might recently have attracted eight or ten offers will now attract three or four. The market is still tight, but it's a market in which prospective buyers are finding additional choice, which makes them more enthusiastic."

Morrow emphasizes that the market of the late '90s is more sophisticated and more personal than the boom of ten years ago. "In the late '80s, we saw many investors, and even speculators, who were concerned with the possibility of short-term gain. Today's buyers are more savvy, and they're buying to occupy, which makes them more likely to hold out for their dream house, and much less likely to pay an inflated price. The typical successful transaction in Marin today takes place between a realistic buyer and a realistic seller."

Contra Costa County

"Both supply and demand are

reasserting themselves," Morrow says, "leaving more in balance, and serious absolutely board. We're seeing a pace of sales and a rate of properties that has everyone."

A sharp decrease in slowed Contra Costa's earlier this year, but it has now rebounded and are steadily increasing.

Appreciation since last year has been 10 to 15 percent, especially in prime locations such as Orinda, and Moraga.

Contra Costa's hot shows no sign of letting up. Morrow says, "these factors keep it going, we can point to the economic conditions making the Bay Area a more desirable place. Contra Costa County, in particular, the voters have shown support of public education, a new school bond issue."

See FORECAST on page S-1



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AGENT OF THE WEEK - BRENDA MACAULEY

Brenda, a citizen of Liverpool, England, has resided in the United States since 1964 and has been a Bay Area resident since 1982. She brings to real estate a background as a professional sales representative, social worker with a degree in social science. Brenda is exceptionally intuitive, compassionate and attentive to her clients needs.

As a former social worker she has well-honed counseling, negotiating, listening, and communication skills. And she uses these skills professionally to get the best, maximum, fairest deal for her clients. Brenda can be reached at Red Oak Realty 510-527-3387 ext. 229, or her home office, (510) 595-8174.

HOMES OPEN SUNDAY

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675 Jean St (2-4)	Oakland	4bd/2.5ba	\$279,000
1403 S. 59th (2-4)	Richmond Annex	2+bd/1ba	\$172,000
2420 Spaulding Ave (2-4)	Berkeley	2bd/1ba	\$269,000
949 Polk (2-4)	Albany	3 units	\$419,000
6736 Hagen Blvd (2-4)	El Cerrito	2bd/1ba	\$205,000
533 W. Richmond Ave (2-4)	Pt. Richmond	3+bd/2ba	\$185,000

BY APPOINTMENT

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Wonderful N Berk 3bd/4ba Could be legal duplex in res nbrhd. \$425,000
Great Northbrae cottage steps from Mont. Mkt. 2+bd, quiet street. \$298,000
2bd/1ba Elmwood Victorian. Updated kitchen, lg yard. \$274,000
2bd/1ba Craftsman w/ rich architectural detailing, gar, workshop. \$269,000
Rare townhome, 2bd/1.5ba, half blk fr the Solano Ave shops! \$229,000
West Berkley live/work unit. Priv. yard, deck, skylights. \$185,000
Appealing 2bd/1ba bungalow, newly painted ext., across frm park. \$179,000
Loft space - top unit in great West Berk. nbrhd. west facing deck. \$179,000



Agent
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4+bd/3.5ba with sweeping vws of SF/Bay! Well maintained, lg deck.... \$489,000

Wonderful Mirra Vista 3bd/3ba home w/fam rm, oak flrs, 2frpls. \$229,000

OAKLAND

Spacious, sunny & charming 2bd/1ba home, large LR w/frpl, FDR. \$239,500

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SATISFIED HOME SELLER OF THE WEEK - CHARLES CHAPPELLE

I, Charles Chappelle, was the executor of my mother's estate. It was of the utmost importance that I list my late mother's property with a professional real estate agent. I chose Brenda to represent me during this difficult time because I believed in her integrity, enthusiasm, and professionalism. We had a problem obtaining an important document from a local company. Finally it was obvious that the company was not going to release it. Brenda took the initiative to drive to Sacramento to obtain a copy of the document, which resulted in a smooth closing. Brenda is a proactive agent, she makes things happen. Overall, my family and I have been more than pleased with Brenda's professional services.

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Can buildings reflect the owners' persona?

Have you ever noticed that the personal strengths that people often arise from the same qualities that contributes to their weaknesses. An example would be people who are very focused and concentrate their energy can make significant achievements in their area of concern.

Strength leads to weakness

These same people can also be limited in their scope and narrow in their intellectual view. The strength of focus, in this example, leads to the weakness of narrowness. The children of Ronald Reagan, "The Great Communicator," recently said that he was a distant and remote father who did not communicate with them. It seems that his communication skills were honed for the tasks of

a politician which required a veneer of superficial charm over a very guarded and calculating interior.

What allowed him to be a successful politician might have made him a less successful parent. There is something counter-intuitive about all this - strength should lead to more strength but it is often the opposite.

Not just with people

Homes and building designs also have personalities, and as with people these individual traits also contribute to strengths and weaknesses.

An example would be San Francisco's new public library. The designers wanted the building to be open and accessible to the community so they created

ARCHITECTURE AND HOMES

JOHN PLOSS, AIA

entries to the building on all sides.

This resulted in a building that is easy to get into and has a transparency once you get inside but in creating so many entries it expends a lot of the building budget by using an entire level of the building for this purpose.

By spending so much in one area it weakens other parts of the building and it creates an unusual circulation pattern where three entries funnel into one security gate on a lower level so you can enter the building

on one level and be forced down to a lower level in order to go back up into the building. The building is a bit confused and scattered by trying to be so "open."

A look at homes

With homes a very formal plan can emphasize formal entertaining vs. family functions by exaggerating the entry, living, and dining rooms at the expense of the family room and kitchen. Or a very casual home can do away with the living and dining room entirely and com-

I would venture to say that the best parents don't just concern themselves with their children's grades in school and how popular they are or if they excel at sports.

bine the living room with the family room and the dining room and the breakfast nook.

A very energy efficient home could have very limited views while another home with expansive views might not be very energy conscious. A home could be designed by optimizing the interior spaces and create a less handsome exterior while another could create a wonderful exterior while compromising the interior spaces with awkward window placements.

Personality as I am defining it here is the whole character of a building with that character made up of the totality of the individual traits that the building exhibits. Personality, in this definition, is complex and has a "stew" like nature - a blended quality caused by "cooking" things together over time.

You can't have it all

Part of the lesson of this is that, in building, like in life - you don't get it all. Part of the solution is to focus on what is

really important to you - but also to pull back and look at the whole design. Looking at the whole design is really necessary to see a buildings personality.

I would venture to say that the best parents don't just concern themselves with their children's grades in school and how popular they are or if they excel at sports. These individual things are very important but the most important thing is the whole child and the balance of the personal traits. We need to look at buildings with the same broad view.

My thesis here is that the personality of a building is composed of traits that are double edged swords. And that seeing a balanced whole helps create a design better tuned to the goals and inclinations of its owners.

John Ploss is a San Francisco architect with 20 years experience who specializes in residential work. Call him at (415) 626-8790.

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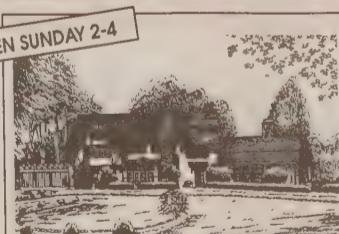
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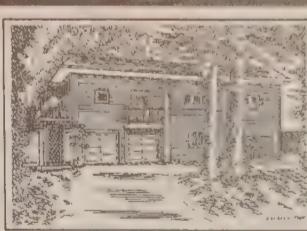
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Oakland's historic home museums

Part two of two parts

In last week's column, I discussed the valuable role that historic house museums play in educating visitors about local history and architecture, and I described the unique features of the 1884 A.H. Cohen House museum in Oakland's Fruitvale district. This week, I will discuss the 1868-69 Enoch Pardee Home and museum in Oakland's Preservation Park Historic District.

The Enoch H. Pardee House is the elegant centerpiece of Oakland's Preservation Park, a collection of restored Victorian and Edwardian Era homes that line the landscaped paths of an area bounded by 14th Street, Martin Luther King Jr. Way, 12th Street, and Castro Street. This square just west of downtown Oakland was created in the 1980s by restoring several historic homes on their original sites, as well as moving other old houses here from nearby locations.

When Enoch Pardee decided to build a mansion for his family in the late 1860s in the up-and-coming city of Oakland, he selected a large lot at what is now 672 11th Street, at Castro Street. Pardee had emigrated to California from the Midwest during the Gold Rush. He later

developed a highly successful practice as an eye doctor in San Francisco. Enoch's wife Mary died in 1870, a year after their new Oakland home was completed. This personal tragedy did not stop Pardee from pursuing an active public career in the 1870s. He was first elected Mayor of Oakland, then State assemblyman, and finally State Senator.

Enoch and Mary's only child,

George C. Pardee, followed in his father's footsteps, first serving on the Oakland city council before being elected Mayor of Oakland in 1893. He was then elected Governor of California in 1902, serving one term from 1903 to 1907. He became known as the "earthquake governor" for his calm leadership during the critical weeks after the 1906 San Francisco Earthquake.

George Pardee's accomplishments included helping to found the Progressive Party in California, taking a leading role in the conservation movement, being the founding commissioner of the Port of Oakland, and becoming the founder and longtime president of the East Bay Municipal Utility District. The Pardee Dam and Reservoir in the East Bay were named after him.

George's wife Helen was a tireless collector of art objects and artifacts from all corners of the world. Many of the items from her extensive collection are on display now at the Pardee Home and museum, including scrimshaw from Alaska, tobacco pipes from the Philippines, altar pieces from China, and rosaries from Mexico.

After George and Helen Pardee died in the 1940s, their daughters Madelaine and Helen lived in this house for many years as single women. Just before the two sisters died in 1980 and 1981, the Pardee Home Foundation was established with the goal of preserving their residence and its contents as a public museum. Today the Pardee House is a City of Oakland landmark, and it was placed on the National Register of Historic Places in 1976.

In the summer of 1976, while

OWNING A PIECE OF HISTORY

MARK A. WILSON

taking photographs of the Pardee House for my architecture classes, I had the honor of being invited inside the home by Helen and Madelaine Pardee to see many of its treasures. I remember thinking then what a perfectly preserved island of the past this house and its grounds were, and that it was a rare historic treasure for future generations.

When I wrote my guidebook on East Bay architecture, *A Living Legacy*, I began the entry on the Pardee House by stating "An enchanting island of Victorian antiquity, this beautiful house with its pictureque grounds is Oakland's best remaining example of a bracketed Italianate villa in its original setting."

To this day, both the exterior and interior of this house retain all of their historic architectural features.

The round-arched windows, bracketed pediments, classical balustrade portico, and the central cupola on the exterior are all hallmarks of the elegant Bracketed Italianate Villa, which was a popular mode for upper class homebuilder's between 1860 and 1885. The quoins along the corners and beveled siding help give the proper Renaissance appearance of stone construction.

The grounds are bounded by a picket fence (with many of its original 130-year-old pickets) and an ornate front gate with ball finials atop its gateposts. The rear of this spacious lot still has its



original water tower, and a fancy carriage house, complete with its own bracketed cornice line and miniature cupola.

Entering the Pardee House gives one a sensation of stepping back into the mid-Victorian Era, with all of its opulence and charm. From the formal entry hall, one can look back at the massive front doors and see the finely-etched vase pattern cut into the transom. All of the rooms in the house are furnished with period antiques, most of which were part of the home's original furnishings.

On either side of the entry hall are double parlors. The larger parlor to the left of the entry has a lovely marble, round-arched fireplace with a gilded overmantel containing a huge mirror. On the ceiling of this parlor is an unusually ornate plaster rosette above the original gas piped light fixture. The other smaller parlor to the left of the entry is set off by a pair of voluted brackets beneath a wide curved archway.

At the far end of the central hallway is a richly embellished staircase, with delicate turned balusters and massive newel posts. On the sides of the treads are ornate sawn-wood scroll-work decorative patterns. And lining the walls of this stairwell to a height of about three feet, is an extremely refined geometric floral pattern made of stamped cardboard, a decorative feature in-

Coldwell Banker index adds some local flavor

According to Coldwell Banker's annual Home Price Comparison Index, a 2,200 square-foot home in Montclair costs \$396,558 compared to \$812,225 for a similar-sized home in the study's most expensive market — Beverly Hills. The index's most affordable market was Killeen, Texas where the average sales price was \$100,350.

The annual index evaluates and indexes the average sales price of similar homes in typical middle management transferee neighborhoods in more than 300 markets across the nation, Canada and Puerto Rico.

The "subject home" is a single family dwelling approximately 2,200 square feet with four bedrooms, two and one-half baths, a family room and a two-car garage.

"This study demonstrates the diverse home values across the country, showing a wide contrast in home prices between America's most affordable and most expensive markets," said Avram Goldman, president of Coldwell Banker Residential Brokerage Northern California. "The Bay Area is one of the most nationally and internationally recognizable desirable places to live in the world. Our strong economy creates strong buyer demand, which bolsters property values."

According to the study, the Western Region of the United States has the highest cumulative average price for the subject home, \$255,157, followed by the Northeast, \$250,163, the

Midwest, \$184,566, and Southeast, \$160,099.

The average price of all surveyed rose approximately 1 percent to \$221,010 as of June 1998, up from \$205,886 last year.

The American city closest to the study's average sales price is Maria, California where the average home price is \$221,010.

The Coldwell Banker Price Comparison Index number for each and easy-to-use form helps consumers quickly calculate the cost to replace a home in another location.

Consumers can get a free copy of the 1998 Home Price Comparison Index brochure by calling (800) 488-MOVE. The brochure, as well as information on thousands of homes for sale, is also available on the company's comprehensive web site, www.coldwellbanker.com.

Coldwell Banker Residential Brokerage Northern California operates 81 offices with 3,100 sales executives. NRC is a parent Company of Coldwell Banker Residential Brokerage Northern California, the leading provider of residential real estate in the United States.

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ALAMEDA
NEW LISTING! 16 BANNISTER WAY, 3 BD, 2 1/2 BA. Immaculate condition. \$279,000.
945 EAGLE AVE., 2 BD, 1 BA. Shown by app't only. REDUCED to \$187,000.

OAKLAND
2633 HAROLD. Dimond Dist. 2 BD, 1 BA, formal dining room. REDUCED to \$130,000! PENDING
NEW LISTING! 3148 MAXWELL AVE. 2+ BD, 1 BA in Maxwell Park District. \$169,000.

SAN LEANDRO
NEW LISTING! OPEN SUN. 2:30-4:30-14012 OUTRIGGER DR. Large 1 BD, 1 BA, vaulted ceilings \$155,000.
14016 OUTRIGGER DR. 2 BD, 2 1/2 BA townhouse. \$182,000. PENDING
NEW LISTING! 2513 GALLEON PL. 2 BD, 1 BA. \$185,000. PENDING
RETAIL/COMM. BLDG. 9,000 sq. ft. Near Bayfair. \$97,500.

OPEN SUNDAY 2-4:30

111 Dale Avenue, Piedmont

This sparkling Piedmont Traditional, three bedroom home, boasts a beautiful park-like garden with level patio. Includes bonus room and wonderful extra space.
Offered for \$464,000
Debbi DiMaggio Bettia
(510) 339-0400 or (510) 595-6772
Information deemed reliable but not guaranteed

See WILSON on page 9

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New Listings of the Week



Mark Goode

Victorian Home - Alameda

Only \$349,500
Large home near gold coast. Over 2,000 square feet, 4 bedrooms and 2 baths. Possible 2nd unit!

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You can find our listings on the Internet.
<http://www.re-bayarea.com>

Attention Homebuyers! Don't even think of buying a home without calling for a free copy of THE HOMEBUYER'S REPORT. For your free copy of the Homebuyer's Report, please call Montclair Better Homes Realty.



DRAMATIC CLAREMONT VIEW HOME! \$659,000
New listing! View of GG Bridge - Dramatic custom home-patios, wrap around decks, pvt entrance to lower BR & BA gorgeous master bedroom. 128 Vicente Rd. Berkeley CHARLENE CLAYBAUGH 267-9585



GLORIOUS VIEWS!! \$499,000
Charming Traditional in Piedmont Pines. Lovely hwd flrs. FDR, new carpet, level-in kitchen, lots of bonuses including new foundation! MARTHA SHIN 267-9806



VIEW, VIEW, VIEW \$349,000
S.F., Bridges & beyond! Privacy & cul-de-sac in Montclair. 4BR, 2BA, hwd flrs, flr to cel brick fp, huge front & rear decks, yard, fruit trees, fam mv/dng off kitchen. NAIDH NASSIRI 531-1670



PRIVATE, PEACEFUL, PERFECT \$326,000
Gorgeous split level brown shingle town house. Private & spacious high ceiling, close to BART & restaurants. Move-in condition. Near Piedmont Ave. shops. 4493 Montgomery. MARTHA SHIN 267-9590

THE FOLLOWING PROPERTIES EXCLUSIVELY LISTED. PLEASE CALL FOR AN APPOINTMENT.

SUPERIOR DESIGN \$568,500
Quality throughout this impressive architect designed Cont. 5 yrs new. 4BR, 3.5BA, 2435 sq ft, family room/adj kitchen, 2 frpls, unique beamed ceiling, sunroom, wonderful floor plan. NAIDH NASSIRI 531-1670

MOTIVATED SELLER - REDUCED ALREADY ...\$364,000
Charming 8 year contemporary. High ceilings. Family room, kitchen combo. Private & quiet. Close to parks & shops. Move-in condition. MARTHA SHIN 267-9806

LE DEAL \$347,000
In any language, this 4BR, 2.5BA home in Montclair is a fantastic buy. Peaceful canyon view, 3 levels, extra space, 2 fireplaces, beamed ceiling. NAIDH NASSIRI 531-1670

BIG + BOLD + BEAUTIFUL = CURB APPEAL ...\$289,000
Six bedrooms to room in, plus two updated baths. Elegant touches include buffed hardwood floors, marble fireplaces and tile floors. NAIDH NASSIRI 267-9590

PRICE REDUCED \$280,000
Needs your TLC. This comfortable family home is located in one of the area's nicest neighborhoods. The fourth bedroom is non-conforming. PEARL WONG 465-6211

SAF LEANDRO CRAFTSMAN, 1/2 ACRE LOT....\$279,000
Enjoy summer on wraparound deck w/soaking pool. Original details & new master suite. Formal dining, eat-in kitchen, lots of bonuses including new foundation! EARLE SHENK 267-9590

YOUNG FAMILY NEIGHBORHOOD.....\$278,900
Give your kids the childhood they deserve in this comfortable 3BR home on a quiet street. Friendly neighbors and lots of playgrounds, updated kitchen and lots more. ARNOLD MUELLER 530-6099

CLASSIC CAPE COD COLONIAL.....\$249,000
Lovely cared for 2+BR, 1.5BA in San Leandro North Area. Formal dining, hardwood floors and great fpnl + 3 car garage. Open Sunday 2-4:30. 553 Mitchell. EARLE SHENK 267-9590

DUPLEX NEAR LAKE MERRITT.....\$249,000
Enjoy living in a comfortable home - Big 3BR, 1BA + big 1BR 2 car garage. Currently renting for \$1775/mo. Live in one, rent the other. PEARL WONG 465-6211

MOVE WHERE THE ACTION IS.....\$165,000
Just blocks from Emeryville & Berkeley, the 3+BR home w/full basement is perfect for home work or extended family & great loc alternative. Great neighborhood. PEARL WONG 465-6211

NEW ALAMEDA LISTING!.....\$249,000
Charming Traditional 3BR, 2BA with fireplace, hardwood floors, and a good size yard with fruit trees. This cozy home is close to award winning elementary school. PEARL WONG 465-6211

CHARMING COTTAGE.....\$240,000
Dining rm, hardwood floors, nice backyard, walk to Lakeshore shops, Crocker Elementary School. CHARLENE CLAYBAUGH 267-2648

OAKLAND'S FINEST!.....\$199,000
Great Glenview location! Bring your contractor to turn this into a gem! Big yard, excellent separation of space! PATRICIA BENNETT 482-9000

RARE SAN LEANDRO NORTH DUPLEX.....\$175,000
Great price, great rents at \$630 ea. Updated copper plumbing and electric, separate meters and utility rooms for each unit. Corner lot, great neighborhood. PEARL WONG 465-6211

CHARMING COTTAGE.....\$149,000
Large garden with outside building ideal for artist, gardener or craftsperson. Newer kitchen and bath, white picket fence and corner lot. CHARLENE CLAYBAUGH 267-9590

GREAT BEGINNINGS.....\$120,000
Cute starter near Pitt Hill, walk to Piedmont Avenue. Each bedroom has half bath, laundry room, full basement. Three garages. PATRICIA BENNETT 482-9000

SELL YOUR LANDLORD BYE BYE.....\$110,000
Discover the great feelings when you own a classic style and comfortable 2BD home like this. Full basement, nice yard and low cost to repair, so hurry.

GREAT HOME ABOVE 580 FOR ONLY.....\$109,000
Super-clean 2-level townhouse with lovely private garden and great views from upper rooms. Quiet end unit in newer complex with security gated parking. Open Sun 2-4:30, 3822 E. 39th Ave. JODY EDMONSON 267-9590

IF YOU RENT, YOU CAN OWN!.....\$62,000
Owning a home is easier than you might think. With a small down payment, this spacious 1 bedroom condo needs fresh paint, new carpets, minor repairs. PEARL WONG 465-6211

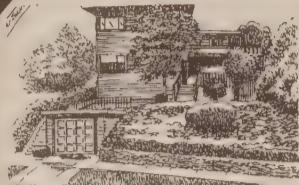
One Stop Capital Shop offers business classes

Oakland's One-Stop Capital Shop (OSCS), 519 17th St. in Oaklend, provides a series of free and cost small-business development workshops available to public on an ongoing basis. Classes include Goal Setting,

Credit CPR, Legal Aspects of Small Business, Marketing and Advertising and Understanding Business Statements.

Call 273-6000 to reserve space or to receive information about these seminars.

See open homes on pages 12 & 13



261 Trinity, Kensington

Need To Get Away From It All?

This is a beautiful view home nestled in the quiet hills of upper Kensington. All three bathrooms and kitchen have been recently remodeled. Enjoy the great two-story layout which provides a separation that is convenient for both entertaining and family living.

- 4 Bedrooms
- 3 Full Baths
- Master w/deck and view
- Study
- Formal dining room
- Hardwood floors
- Panoramic views
- Quiet location
- Ready to move in!

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ALBANY TREASURE!

\$329,000
Spacious one-level traditional beauty on a large lot. 3BR/1.5BA and lots of storage. Beautifully maintained throughout. Don't miss this one! Wendy Bakkenta 287-8753

BEST VALUE IN ALBANY

\$159,000
Think you can't find affordable housing in this tough market? Discover Bridgewater. Immaculate condo, quiet rear unit with no common walls. Spacious 2BR/2 full BA, sunny plus room, modern kitchen w/wall appliances, washer/dryer in unit. Two reserved parking spaces. Amenities include pool, sauna, gym. For more information call Carole Berger 549-3441



DUPLEX IN MINT CONDITION! \$315,000
Wonderful property located in one of Albany's favorite neighborhoods. Close to all services and convenient to library, schools and community center. Beautifully maintained 2BR and 1BR units, each with separate garage and laundry facilities. Open Sun. 2-4. 1012/1014 Evelyn, Albany. Mary Gray 527-9111, 466-5843

NEW LISTING!

\$600,000
Gracious Tudor situated on one of Kensington's most desirable streets, this architecturally intriguing 5BR/3.5BA home features arched doorways, cathedral ceilings, hardwood floors and bay windows. Master suite with Mt. Tam, Golden Gate and San Francisco views. Open Sun. 2-4. 106 St. Albans, Kensington. Todd Hodson 527-9111, 273-9515



FABULOUS BERKELEY INCOME PROPERTY!

\$850,000
Seven units, including two with 3+ bedrooms/2 baths. Large lot with beautiful garden. Located in Berkeley's Ghoulmet Ghetto, walk to U.C. and shops. Todd Hodson 527-9111, 273-9515



NEW LISTING!

\$235,000
Comfortable 3BR starter home on 6200 sq ft corner lot with fireplace in living room, hwd floors and 2 car detached garage. One block away from Fatapple's Restaurant and shops. Open Sun. 2-4. 410 Colusa, El Cerrito. Darrell Hoh 527-9111, 273-9505



CRAFTSMAN DETAILS! \$199,000
Delightful 2BR bungalow in convenient location. Sunny living room with Batchelder tile fireplace, formal dining room, large country kitchen with eating area, hardwood floors and separate laundry room. Detached garage. Todd Hodson 527-9111, 273-9515

DELIGHTFULLY INVITING HOME! \$133,000
Come and see this architecturally charming N&E Richmond home. 2BR, formal dining room, breakfast nook, hwd floors, spacious rooms and 2 car garage. Big yard. Open Sun. 2-4. 650 29th St., Richmond N&E. Dee Plunkett 527-9111, 273-9506

STORYBOOK CHARMER! \$249,000
Adorable Albany MacGregor home with lovely private garden. Hardwood floors and fireplace. Walk to Memorial Park and Solano Ave. Open Sun. 2-4. 532 Pomona, Albany. Marny Rhodes 527-9111, 466-5028



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DIAN HYMER

Taking a look at no-point mortgages from both sides

pay no points. Conversely, if you're willing to pay 1.5 points, or \$3,000, you can buy your interest rate down to 6 7/8 percent

The obvious benefit of a no-point or low-point loan is that it helps buyers who are short on cash qualify for a mortgage. Often first-time buyers have plenty of income to qualify for the monthly payments, but they have difficulty coming up with enough cash for the down payment and closing costs.

Lenders often charge points for a loan. "Points" is the term lenders use for the loan origination fee. One point is equal to one percent of the loan amount. If you get a mortgage for \$200,000 with a 7 percent interest rate and 1 point, you'll pay \$2,000 in points at closing.

Most lenders give borrowers a choice. They can pay more points in exchange for a lower interest rate, or they can pay fewer points for a mortgage with a higher interest rate.

Although there are exceptions, the standard for the lending industry is that for each additional one-eighth percent in interest rate you're willing to pay, you can decrease your loan origination fee by one point. Conversely, paying an extra point will buy your rate down one-eighth percent.

Using the above example, if you're willing to pay 7 1/8 percent rather than 7 percent, you can reduce your points from one to two or from \$2,000 to \$1,000. Or you can pay 7 percent and

pay no points. Conversely, if you're willing to pay 1.5 points, or \$3,000, you can buy your interest rate down to 6 7/8 percent

They can refinance when rates drop, at which time they may elect to pay points in order to beat the interest rate down even further.

When interest rates are low, like they are today, buyers are often more willing to pay points. This is particularly the case if they plan to stay in the home and keep the mortgage for at least 7 to 10 years. In this case, the money saved by paying a lower rate of interest over the years more than offsets the cost of the points.

The key to determining whether or not it's best for you to pay points is how long you plan to keep paying on the loan. If you're anticipating a quick turnover, it'll probably be cheaper to take a mortgage with no- or low-points. But, if you end up staying in the home longer than you anticipate, a no-point loan could end up costing you more.

Homeowners who are refinancing often prefer no-point loans because, on a refinance, they can't write points off in the year they are paid. Points paid for a refinance mortgage must be deducted incrementally over the term of the loan. Home buyers, however, are allowed to deduct the points paid for a purchase mortgage in the year they are paid.

Home buyers often prefer no-point loans if they think current interest rates are high but will move lower in the near future.

Ask your mortgage broker or loan agent to tell you how long it'll take for the higher interest rate on a no-point mortgage to eat up the savings you get by not paying points. If it's five years and you stay longer, the no-point loan will start costing you more than if you'd paid points for a lower rate to begin with.

Make sure if you do go with a no-point loan, that you won't have a prepayment penalty if you pay the loan off early. Prepayment penalties are illegal in some states, but they're legal in California.

Dian Hymer is a top-producing broker associate with Coldwell Banker in the Montclair/Piedmont office and author of "Starting Out, The Complete Home Buyer's Guide," revised 1998, Chronicle Books. Order copies from Chronicle books: (800) 722-6657.

Arts & Crafts show

On Sat., Aug. 8 from 10 a.m. to 6 p.m. and Sun., Aug. 9, from 11 a.m. to 5 p.m., San Francisco will be showcasing 100 dealers and artisans with styles that include the Arts & Crafts Movement, Art Nouveau, Native American, California Rancho and Vintage Western. The show features furniture, pottery, textiles and jewelry.

California Rancho expert Roger Renick will lecture on the "Monterey Movement" a Rancho Revival style from the late 1920s until the early 1930s, on Sunday at 11 a.m. Nationally renowned

authority Karen Guido will speak on "American Art Tiles," sharing her insights into the making, identification, and the role of the decorative ceramics during the Arts and Crafts Movement. The show will be held at the Concourse Exhibition Center, 8th and Brannan streets in San Francisco. Admission is \$7.

The sale is concurrent with the Arts & Crafts Week, Northern California's Bay Area educational events. This week includes a series of lectures, walking tours and discussion groups.

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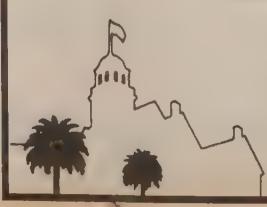
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Rates in narrow range little change expected

In the July 23 Freddie Mac Primary Mortgage Market Survey, the 30-year fixed-rate mortgage averaged 6.96 percent, with fees and points averaging 1.1 percent. This bellwether rate rose 2 basis points from last week when it averaged 6.94 percent.

In the last week of July 1997, the 30-year fixed averaged 7.43 percent.

The start rate for the one-year Treasury-indexed adjustable-rate mortgages (ARMs) averaged 5.65 percent, up a single basis point from last week's figure of 5.64 percent. Like the 30-year-fixed, fees averaged 1.1 percent. This time last year this start rate was 5.54 percent.

This week's average for 15-year fixed-rate mortgages, a popular option in the refinancing market, rose 3 basis points to 6.63 percent from last week's average of 6.60 percent. Fees and points averaged 1.1 percent. A year ago, the 15-year fixed averaged 6.98 percent.

"Rates saw little change this week following Federal Reserve Chairman Alan Greenspan's re-

port to Congress," said Freddie Mac chief economist Robert Van Order.

"Most economists expect no movement in rates from the Federal Reserve based on Greenspan's remarks, and that is good for the mortgage market."

Freddie Mac is a stockholder-owned corporation chartered by Congress in 1970 to create a continuous flow of funds to mortgage lenders.

The organization supplies lenders with the money to make mortgages and then packages these mortgages into marketable securities.

In this way Freddie Mac sustains a stable mortgage credit system and reduces the mortgage rates paid by home buyers.

Over the years, Freddie Mac has opened the doors for one in six home buyers and two million renters in America.

More information about Freddie Mac can be found on the company's Web site, www.freddie.com.

See RATES on page 9

BY APPOINTMENT



236 Scenic Avenue, Piedmont

This grand Upper Piedmont shingle home was built in 1914 with gorgeous redwood and craftsmanship of the era. The interior spaces (17 rooms) include two kitchens, five+ bedrooms, three full baths and a separate legal in-law unit. Every window invites views of the sunny landscaped property (very large double lot) and spectacular SF Bay (4 bridges plus 5 counties) views. The sunny outdoor living has a spacious brick patio and landscaped gardens. **Offered: \$845,000**

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2 bedrooms, breakfast nook, close to shopping, cozy living room with fireplace. Excellent school district, great neighborhood. Hardwood floors, inside laundry, great back yard. New exterior paint, one car garage.

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that her clients were important information applied for a 90 percent order to avoid paying mortgage insurance, or make a down payment.

One problem with doing business over the Web is the lack of personal connection between the parties. Without personal connection there is little accountability.

mortgage broker or the escrow officer is doing his or her job because experience has shown that if there is a problem, it will immediately be identified and the agent will be the first to hear about it.

Kathie's team members include specific mortgage brokers she knows are reliable, people to whom she routinely refers buyers. But in this case, when Kathie met her clients they had already applied for and been preapproved for a loan through the Internet. Kathie had never heard of the company and she was concerned

cent and obtain two loans for 80 percent and a 10 percent of the purchase price.

Once they knew that it was possible, the buyers and the mortgage broker agreed it was a good plan and could be done. Not a problem but the buyers felt able proceeding with the age.

They got into contact with the buyers and the mortgage broker. They were assured that

See TARPOFF ON PAGE 10

Rates**Continued from page 8**

Updates on the latest Fred Mac averages are available each Thursday after noon. Call toll free 888-780-2060 for up-to-date rates.

On June 30 the Federal Home Loan Bank of San Francisco released the 11th District Cost of Funds Index (COFI) for July 1998 payments at 4.881 percent down just over 2 basis points from the 4.903 percent that was effect for June 1998 payments.

The COFI for August payments will be announced Friday, July 31 after 3 p.m. Call 415-616-2600 at that time to view the August index.

The COFI is the index widely used by the savings and loan industry for its adjustable rate mortgages.

Wilson**Continued from page 6**

vented in Victorian England.

The rooms on the upper floors of the Pardoe House contain an impressive array of mid and late Victorian decorative features, household fixtures, furnishings, toys, and collected art objects and curiosities. On the guided tours of the house given by trained docents, visitors are also treated to trips to the cupola, which has spectacular views of Oakland and the Bay.

To take a tour of the Pardoe Home Museum, call David Niclai, the museum's director at 444-2187. Tours are normally given at noon on Fridays and Saturdays. Other times can be arranged. The admission is \$5 per person; children under twelve are free. School and group tours are available. Third graders studying Oakland

history are especially encouraged to tour the house.

And for those wishing to tour the restored homes in the adjacent Preservation Park district, they may call Oakland Tours at 238-3234. The tour is free. The next tour is scheduled for this Saturday at 10 a.m. Meet at the park entrance at 13th Street and Martin Luther King, Jr. Way. Reservations are recommended but not required.

Finally, the owners of the A. H. Cohen House museum, which I described in my last column, have asked that I mention their efforts to raise funds for the much-needed restoration of this magnificent historic treasure. This can be done through a \$25 membership in the Victorian Preservation Center of Oakland, by calling 841-2979. Or you can give a donation, and/or arrange a guided tour of the Cohen-Bray House (as it's officially known) for a \$5 per-person donation, by phoning 532-0704.

Mark A. Wilson is a Realtor and architectural historian who works at Prudential California Realty's Albany office. He can be reached at 273-9383. Visit him at www.topbroker.com/wilson.



Scott & Karen Senzig

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148 GRANDVIEW DRIVE \$995,000
Wow! Smashing new home. Panoramic views, state-of-the-art kitchen, sumptuous master suite, media room, office, and 4-BD/4BA. Generous use of cherrywood and natural stone. Hardwood floors throughout. 2 Courtyard patios. May Neuberger 530-4148

521 CREIGHTON WAY \$739,000
Best View in Town! New Listing! Soaring ceiling, granite, hardwood, two fireplaces. Terrific kitchen and much more! Michael Childress ext. 215

14 CHANCELLOR PLACE \$735,000
New Panoramic views Mediterranean. Great location with Bay area at your feet! Entertain & live in style and beauty. 4BD/3BA. Peter Nicolopoulos 339-9780



725 MARLBOROUGH TERRACE \$649,500
High quality, custom 3-BD, 3BA family home w/smashing SF Bay view. Fabulous master suite w/whirlpool tub, sunken living room, 2 fireplaces, hardwood floors. Pella windows, level yard. Only 3 years old. Don Dunning 482-2256

173 ST. JAMES \$647,000
New listing! 1st Open! Piedmont contemporary. 3-BD/3.5BA. Large living room, dining room, family room. Eat-in kitchen, office. Wooded canyon views. Wendy Callahan ext. 237

120 SCENIC AVENUE \$599,000
Upper Piedmont Colonial with Panoramic view! Move-in condition. 3BD/2 dormer plus rms. 2.5BA. Level out to patio with Koi pond. Ellen Nicolopolous 339-9780

696 CLEVELAND \$338,000
New listing. Charming English Tudor, 4-BD/2+BA. Formal living & dining rm, lower, level retreat/family room. Convenient loc. to shops & trans over 2900 sq. ft. Patsy Buhler 287-5910

4521 MONTGOMERY ST. \$299,500
Motivated seller! Lovely 2BD/2.5BA brown shingle townhome near Rockridge & Piedmont Ave shops. Bay view, eat-in kit w/hwd flrs, mstr suite w/whirlpool tub, huge deck. Over 1700 sq. ft. Priced below comparables. Rose Marie Bero ext. 274



1924 E. 38TH STREET \$239,000
Beautiful 2-story Glenview craftsman. 2BD/1BA, sun room, unique glass built-ins. Katie Meadow 482-3576

SHOWN BY APPOINTMENT

THREE YEAR OLD HOME \$539,000
Prestigious Montclair home. Nearly 3000 sq ft. 4-BD/3.5BA, Spacious family room, gourmet kitchen, 3 frpl, storage mezzanine. SF bay view. See the amenities! Priced at only \$180 sq. ft. Frank Hennefer 654-6461

LOVELY ROCKBRIDGE TRADITIONAL \$329,000
Gracious rooms with original gumwood details intact, gleaming hardwood floors, 3-BD/1BA PLUS non-conforming in-law unit. Great curb appeal. Walk to BART and College Ave. Mary Neuberger 530-4148

RANCH IN SIERRA FOOTHILLS \$310,000
4+ Acres whewher home located in lone near Jackson. 30 minutes east of Stockton. 3-BD/2BA, family room, 8 plus car p/g RV pad, panoramic view, more. Frank Hennefer 654-6461

RENOVATED 2BD/1BA \$120,000
Living room w/frpl, formal dining, eat-in kitchen, laundry, lots of original charm plus ... \$120,000
detached workshop/office. Owner pays 3% closing costs. Frank Hennefer 654-6461

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PROFESSIONALISM AND PROGRESS SINCE 1924 - A FAMILY TRADITION.



Photo by Jeff Lindquist
The owners of the A. H. Cohen House museum, described in my last column, are attempting to raise funds for a much-needed restoration of this magnificent historic treasure.

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RESIDENTIAL BROKERAGE****HOMES OPEN SUNDAY 2:00-4:30**

1269 Grandview Dr., Claremont Hills - 3bd/3ba \$1,095,000
Spectacular SF/Bay views and old world detailing define this dramatic California Hacienda. Chef's Kitchen. Patricia Scott

132 Taurus Ave., Montclair - 4bd/3ba \$995,000
Stunning design, exceptional quality. Sweeping 3-bridge views from almost every rm, fabulous master suite. Sandi Klemmer

6174 Mazuela Drive, Montclair - 4+bd/4ba \$875,000
Beautiful new construction! SF views, large kitchen/family room with fireplace, 3-car garage. Kathy Flynn

122 Dudley Ave., Piedmont - 3bd/3ba \$725,000
Dramatic contemporary in pristine condition. Bay views, master suite, family rm level out to huge patio. Nancy Moore.

225 Gravatt Dr., Claremont Hills - 4bd/3ba \$659,500
5 year old contemporary with panoramic views & stylish decor. Kit/fam rm, 3 decks, private master suite. Kathleen Callahan

7030 Buckingham Blvd., Claremont Hills - 3+bd/3ba...\$599,000
New owner custom home w/gourmet kitchen, formal dining, 2 family rooms. Office/au pair has sep. entrance. Dick Cohen

1101 Norwood Ave., Crocker Highlands - 3bd/2+ba...\$399,000
Charming Colonial with formal dining room, eat-in kitchen, large rec room, 2 car garage. Wendy Gardner

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PIEDMONT MEDITERRANEAN \$1,395,000
Beautiful 4BD/4+BA w/sweeping SF Bay views. Superb flow for family & entertaining. Guest quarters, pool & spa. Sally Morrison

ULTIMATE PRIVACY & LUXURY \$824,000
Built on 1.4 acres surrounded by parkland. 5BD/3BA, elegant great room, formal dining room, quality materials. Helen Danhak 547-5750

OAKLAND HILLS OPPORTUNITY \$559,000
Orinda schools! Lg. 5BD/4BA home on private 1/3 acre lot needs TLC. Panoramic views! Great potential. Michelle Vasey

PIEDMONT SIDE OF MONTCLAIR \$469,000
Cosmetic fixer in choice location. 4BD/2BA with great up-side potential! 1/4 acre lot with large back yard. Jeffrey Himmel

PIEDMONT SIDE OF MONTCLAIR \$435,000
Close to Village! Architect-designed home with 3BD/3BA, formal dining room, eat-in kitchen, private setting. Sally Morrison

LINCOLN HEIGHTS CONTEMPORARY \$399,000
Fabulous 3BD/2+BA with sweeping Bay and City views, rumpus room, private rear gardens. Donna DeBardi

MONTCLAIR BAY VIEW LOT \$129,000
Great level lot with views of the Bay and Mt. Diablo. Plans and reports available. Call for more information. Dee Knowland

CLASSIC RIDGEMONT \$348,000
Excellent value! Spacious, sunny 3BD/2+BA with den on quiet cul-de-sac with level yard. Jeffrey Himmel

LARGE REDWOOD HEIGHTS LOT \$110,000
Wooded lot is over 1/4 acre in quiet neighborhood. Water & sewer lines in, soils and geotechnical reports available. Wendy Gardner

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PACIFIC UNION 339-6460 100 MOUNTAIN BLVD.

Tarpoff

Continued from page 8

were a "slam dunk," and that a 15-day loan contingency was plenty of time to get the appraisal and final loan approval. Kathie and the buyers checked in frequently to ask how the process was going. "No problem," the buyers were told; Kathie's calls were never returned, another bad sign, but it was too late now to turn elsewhere.

It wasn't until the 15th day that the broker revealed that the appraisal was not done yet. It took over two weeks more before it was completed, an unconscionable amount of time, but then the happy word was received that both loans had been approved. Loan documents would be ready to sign within a few days; the sale would close on time.

Meanwhile the sellers had found a house they wanted to buy and had applied for their new loan. Having everything happen on schedule had become even more important. But the buyers' loan documents did not arrive at the title company as promised.

Kathie had opened escrow with her favorite escrow officer, Kathy Fenoglio of Old Republic Title in Montclair. When the loan papers

failed to show up, Kathy immediately tried to contact the loan broker. She was halted in voice mail; no one called back. At this point the buyers, the agent and the title company were all tearing out their hair. They e-mailed and they left messages to no avail.

Five days before the planned close of escrow the buyers heard from the loan broker. Things had gone awry: for some reason the loan broker had never applied for the second loan and because she hadn't, the first loan was no longer available. "No problem," said the broker. "We'll submit to another lender and you can close on time." No one believed this. The sellers and buyers crossed their fingers, agreed to close in eight days and rescheduled their moving dates.

It got worse. Past the deadline, the lender had to fax loan documents to the title company for the buyers' signatures (almost unheard of). Then the lender lost the papers after they were returned to them prior to funding. The loan broker, whose responsibility it is to oversee and fix all such problems, was blissfully unaware; she never even inquired about the papers.

The escrow officer jumped on it

again, rattled the lender's cage determinedly, and after a few frenzied days, the loan documents were found. Because of the delay, the sellers incurred extra costs, which the buyers felt obligated to cover, but the sale did close.

Did the buyers get better-than-normal loans at lower-than-usual interest rates? Was it, in other words, worth going through what they'd gone through? No. Although these borrowers were "overqualified" and could easily have obtained a loan pretty much anywhere, they ended up paying higher costs than necessary for loans at current market rates.

They weren't nearly as upset over that though as they were about the sleepless nights, the anxiety they had endured, and the need to extend their tenancy after giving their landlord notice to vacate.

In the last week, or so Kathie says, she's met and tried to dissuade two people who plan to get a loan with the same Internet-based brokerage in this story. She thinks that one problem with

doing business over the Web is the lack of personal connection between the parties. Without personal connection there is little accountability.

It may also be the case that these brokerages are unconcerned about their performance. They may rely on a high volume of loans, not repeat business.

Local "team" mortgage brokers are just the opposite. They go to great lengths to prove that their expertise because it is important to them to have the future business of agents and buyers.

While there are much worse horror stories in real estate than this one, the grief that everyone involved was caused by the mortgage broker was completely unnecessary. A truth: Life experiences of all kinds are better when conducted by competent and caring people.

Pat Talbert and Anet Tarpoff are licensed agents and area specialists who also offer hourly real estate consulting and coaching. They can be reached at 653-2050.

AREA HOME SALES

ALAMEDA	3107 Deakin St. - \$305,000
421 Camden Rd. - \$225,000	1637 Delaware St. - \$180,000
1113 Camino D. Valle -	1808 Dwight Way #1-12 - \$163,000
\$219,000	3043 Ellis St. - \$163,000
2000 Central Ave. #L -	2744 Fulton St. - \$355,000
\$112,500	1145 Grizzly Peak - \$425,000
450 Cola Ballena #E - \$243,500	1715 Lincoln St. - \$320,000
3273 Fillmore St. - \$295,000	2039 Los Angeles - \$440,000
708 Harbor Rd. - \$257,000	1205 Oregon St. - \$180,000
1054 Jost Ln. - \$230,000	2053 Oregon St. - \$168,000
1204 Post St. - \$240,000	2806 Prince St. - \$435,000
914 Santa Clara Ave. -	1915 Stuart St. - \$170,000
\$182,500	2005 Stuart St. - \$282,500
1311 Webster #115 - \$139,000	2316 Valley St. - \$199,000
ALBANY	1 Vine Ln. - \$490,000
1027 Santa Fe Ave. - \$285,000	1825 Virginia St. - \$288,500
850 Stannage Ave. #4 -	EL CERRITO
\$120,000	237 Carmel Ave. - \$425,000
BERKELEY	301 Coronado St. - \$241,000
2112 8th St. - \$122,500	2020 Harper St. - \$10,000
2900 Acton St. - \$107,000	708 Richmond St. - \$189,000
1620 Berkeley Way - \$336,000	6858 Snowdon Ave. - \$27,000
1870 Capistrano Ave. -	2535 Tamalpais Ave. - \$30,000
\$502,000	7347 Terrace Dr. - \$106,000
1003 Cragmont Ave. - \$485,000	8184 Terrace Dr. - \$285,000
641 Creston Rd. - \$560,000	See HOMES ON DOOR

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\$83,900 625 EL DORADO AVE. Great studio comes fully furnished. Just move in. Friendly neighbors, easy stroll to Piedmont Avn. shops and eateries. Russ Grant 814-4713

\$73,500 625 EL DORADO AVE. Great b/u! One bedroom, 1 bath. Combine this unit with #106 & live in one and rent the other. Russ Grant 814-4713

\$125,000 3844 MAYBELLE. A large 2 BD, 1 1/2 BA condo in a quiet neighborhood above MacArthur. Located in a small complex with fireplace and covered parking. Russ Grant 814-4713

\$139,500 6470 MACARTHUR. Two townhouse-style units in good condition! Both units are 2 BD, 1 BA. Close to Mills College. Kathy Hirach 814-4706

\$210,000 4849 CORONADO. Two units both 2 bedroom, 1 bath. Great location! Fixer upper. To be sold "as is." Don Gutierrez 814-4854

\$365,000 15127 FLYING MUSEUM. 2 bed, 1 bath, 1 car garage. Great floor plan including fireplace and balcony. Russ Grant 814-4713

\$365,000 15127 SHINING STAR LANE. Located on hill! Single level 3 bedroom home nestled in mature elms and trees. Formal dining room, country kitchen, hardwood floors, plus room for office and much more! Margaret Lomba 812-7193

\$195,000 821 CHANNING WAY. Darling single level 1 bedroom, 1 bath bungalow with hardwood floors, inset ceilings, formal dining room, great yard, garage and walk to transportation & Aquatic Park! Peggie Trail 814-4828

\$155,000 6415 CHELTON. English country de-scribes this lovely 3 bedroom home nestled in mature elms and trees. Formal dining room, country kitchen, hardwood floors, plus room for office and much more! Margaret Lomba 812-7193

\$97,500. Custom built building near Bayview Shopping center. Seismic, steel roof, open beams, and skylights. Wonderful opportunity available! Call for details. Tere Lee 814-3352

Montclair

\$485,000 6215 CHERLON. English country de-scribes this lovely 3 bedroom home nestled in mature elms and trees. Formal dining room, country kitchen, hardwood floors, plus room for office and much more! Margaret Lomba 812-7193

\$398,000 15127 FLYING MUSEUM. 2 bed, 1 bath, 1 car garage. Great floor plan including fireplace and balcony. Russ Grant 814-4713

\$365,000 5418 ONTARIO. Best of the Bay! Well maintained 3 bedroom, 2 1/2 bath home with hardwood floors, plantation shutters, vaulted ceiling and custom window coverings. Walk to school. Tere Lee 814-3352

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\$209,500 25840 SCRIPPS ST. Best of the Bay! Southgate area. Four bedrooms, three baths, open floor plan, carpeting, fireplaces, granite counter tops, stainless steel appliances, large rear yard. Russ Grant 814-4818

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Well maintained 3

forecast

Minuted from page 4
A new business is being created at Bishop Ranch and Hacienda Business Park. The Dublin/Pleasanton extension is making commuting easier, and finally, we're seeing buyers who would once shown an interest in San Francisco or Marin, but are now showing more value for their dollar.

Alameda County

Alameda County is a revived market across the board," Morgan says, citing unprecedented interest in high-end properties \$1 million or more in

Livermore, Pleasanton, and Piedmont. More affordable homes and easy commuting are keeping Rockridge popular.

In the Oakland hills, homes that were built after the 1991 fire are now reaching the market and are an "invigorating source of inventory that wasn't there before. Alameda County, like Contra Costa County, is finding that increased choice in the market is drawing people back as prospective purchasers."

"The overall housing picture looks bright," Avram Goldman says. "The affordability index remains positive; incomes con-

tinue to rise and mortgage money is readily available. This, combined with a variety of new mortgage lending products, will keep properties attractive even in neighborhoods showing double-digit appreciation.

"The Bay Area has become one of the premier markets for homes and investment properties in America and in the world. It is one of the capitals of the global economy, and all indicators point to economic strength that will continue well into the new millennium."

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dential real estate firm in Northern California with 81 offices and more than 3,100 sales associates in Alameda, Contra Costa, Marin Monterey, Napa, Placer, Sacramento, San Francisco, Santa Clara, San Mateo and Sonoma counties.

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5642 AMY DRIVE - Upper Rockridge! - Traditional favorite. 3BD/2BA on upper floor w/ formal dining room. Down-additional large living area w/ non-conforming kit.	KAY GRUBB.....\$535,000
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6229 WESTOVER.....MONTCLAIR.....4BD/3.5BA.....\$499,000.....DAVID ECKERT	
3829 VIRMAR.....ROCKRIDGE.....3BD/2BA.....\$399,000.....TERRY KULKA	
4058 BALFOUR.....OAKLAND.....3+BD/2+BA.....\$369,000.....RUTH LOCKHART	
4335 WHITTE.....OAKLAND.....3BD/1BA.....\$264,000.....RACHEL BALLER	

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CLAREMONT PINES.....\$1,095,000 Absolutely stunning newer Spanish Mediterranean. 4BD/3.5BA. Private patios and gardens. Fabulous style and appointments.	James Duffy
WATERFRONT HOME.....\$1,075,000 Elegant French Mediterranean architectural designed on Bay w/ SF/Bridge views! 4+BD/4BA, gourmet kitchen, hand wrought details.	Pat Whittinglow
RARE FIND.....\$989,000 High in Oakland hills, one of a kind. Elegant Mediterranean estate. Impressive grounds, meld the living area with nature.	Donna Conroy
A FRENCH CHATEAU.....\$899,000 Amidst lushly landscaped grounds, this gated 12 room residence offers the ultimate fine living. A must see. 4BD/4BA.	Fritz Hochfellner
CAPE COD BEAUTY.....\$795,000 Pied side of Montclair. Must see setting to believe! Bay view too. Mini soccer area. 4+BD/3BA, updated kitchen, baths, FDR, fireplace.	Nancy Dickey
LOADS OF SPACE!.....\$679,000 Over 4,000 sq. ft. 5BD/3.5BA, home office, fam rm, loft rm, solarium, wine rm, 2 master suites & more!	Vicky Faulk

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Homes

Continued from page 10

2631 Yuba Ave. - \$290,000
EL SOBRANTE
1108 Lindell Dr. - \$217,000
5408 Martin Ct. - \$195,000
EMERYVILLE
6363 Christie #1027 - \$214,000
6363 Christie #2214 - \$136,000
KENSINGTON
30 Highgate Rd. - \$292,500
OAKLAND
2118 100th Ave. - \$115,000
2716 12th Ave. - \$100,000
3000 22nd Ave. - \$123,500
281 29th St. - \$93,000
818 30th St. - \$140,000
3675 38th Ave. - \$100,000
431 38th St. - \$180,000
632 60th St. - \$152,000
1061 61st St. - \$109,500
521 62nd St. - \$242,000
2445 64th Ave. - \$96,000
3635 64th Ave. - \$155,000
3514 65th Ave. - \$176,000
1354 81st Ave. - \$280,000
53 Anair Way - \$172,000
3124 Arizona St. - \$120,000
5815 Balmoral Dr. - \$389,000
6768 Banning Dr. - \$419,000
546 Boulevard Way - \$505,000
6247 Bromley Ave. - \$120,000
3200 Brunell Dr. - \$269,000
300 Caldecott #339 - \$239,500
6251 Castle Dr. - \$330,000
530 Chetwood St. - \$390,000
13150 Clairepointe - \$320,000
1130 Clarendon - \$425,000
2204 Coloma St. - \$176,000
10501 Creekside - \$99,000
3025 El Monte Ave. - \$189,000
3810 Everett Ave. - \$255,000
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160 Trisbie St. - \$155,000
3196 Frye St. - \$339,500
1838 Grand View Dr. - \$604,000
7423 Halliday Ave. - \$89,000
8053 Hansom Dr. - \$384,000
5296 Harbord Dr. - \$370,000
3009 Harrison St. - \$235,000
6712 Heartwood Dr. - \$315,000
5321 Hilltop - \$400,000
1110 Hollywood #D - \$160,000
555 Jean St. #432 - \$111,000
10937 Julius St. #B - \$107,500
5540 Kales Ave. - \$337,000
9115 Lawlor St. - \$155,000
3953 Linwood Ave. - \$263,500
120 Magnolia Ave. - \$360,000
121 Mandalay Rd. - \$430,000
5640 Margarido Dr. - \$1,015,000
5462 Masonic Ave. - \$494,000
587 Mira Vista Ave. - \$425,000
3007 Modesto Ave. - \$132,500
119 Monte Cresta - \$180,000
3029 Monticello Ave. - \$160,000
4451 Moraga Ave. - \$300,000
7624 Ney Ave. - \$99,500
7101 Norfolk Rd. - \$807,000
1972 Oak Crest Dr. - \$529,000
3611 Penniman Ave. - \$80,000
350 Perkins St. #307 - \$120,000
8438 Plymouth St. - \$100,000
6246 Ridgemont Dr. - \$350,000
1207 Seminary Ave. - \$80,000
8701 Seneca St. - \$190,000
5153 Shafter Ave. - \$265,000
9250 Skyline Blvd. - \$410,000
7818 Surrey Ln. - \$318,000
3338 Suter St. - \$101,000

6195 Swainland Rd. - \$520,000
4225 Tompkins Ave. - \$144,000
42 Truitt Ln. - \$365,000
25 Vancle Way - \$315,000
11 Veteran Way - \$217,000
PIEDMONT
27 King Ave. - \$725,000
141 St. James Dr. - \$689,000
50 Trestle Glen - \$630,000
RICHMOND
1192 29th St. - \$95,000
459 36th St. - \$147,000
268 8th St. - \$134,500
5567 Cabrillo Norte - \$236,000
5025 Carrige Dr. - \$237,500
3400 Clearfield Ave. - \$178,000
3330 Clinton Ave. - \$138,000
421 Commodore Dr. - \$140,500
2912 Florida Ave. - \$97,000
2354 Garvin Ave. - \$80,000
2400 Gaynor Ave. - \$145,000
325 Golden Gate Ave. - \$230,000
2845 Gonzaga Ave. - \$129,000
115 Mitey Mite Ln. - \$250,000
2509 Moyers Rd. - \$145,000
79 Murdock St. - \$142,500
1808 Ohio Ave. - \$113,500
51 Quail Hill Ln. - \$129,000
6201 Raiston Ave. - \$195,000
3710 Roosevelt Ave. - \$166,500
3511 Solano Ave. - \$130,000
84 Terrace Ave. - \$297,500
5402 Victoria Ln. - \$231,500
3834 Waller Ave. - \$86,000
SAN LEANDRO
1717 137th Ave. - \$179,500
1201 147th Ave. #D - \$110,000
1415 156th Ave. - \$173,000
1164 Ave.on Ave. - \$189,000

SALES STATS BY CITY
ALAMEDA
TOTAL SALES: 10
LOWEST PRICE: \$112,500
HIGHEST PRICE: \$295,000
AVERAGE PRICE: \$214,350
ALBANY
TOTAL SALES: 2
LOWEST PRICE: \$80,000
HIGHEST PRICE: \$1,015,000
AVERAGE PRICE: \$259,973
PIEDMONT
TOTAL SALES: 3

LOWEST PRICE: \$120,000
HIGHEST PRICE: \$285,000
AVERAGE PRICE: \$202,500
BERKELEY
TOTAL SALES: 22
LOWEST PRICE: \$107,000
HIGHEST PRICE: \$560,000
AVERAGE PRICE: \$318,681
EL CERRITO
TOTAL SALES: 9
LOWEST PRICE: \$106,000
HIGHEST PRICE: \$310,500
AVERAGE PRICE: \$245,888
EL SOBRANTE
TOTAL SALES: 2
LOWEST PRICE: \$195,000
HIGHEST PRICE: \$217,000
AVERAGE PRICE: \$206,000
EMERYVILLE
TOTAL SALES: 2
LOWEST PRICE: \$136,000
HIGHEST PRICE: \$214,000
AVERAGE PRICE: \$175,000
KENSINGTON
TOTAL SALES: 1
PRICE: \$292,500
OAKLAND
TOTAL SALES: 75
LOWEST PRICE: \$80,000
HIGHEST PRICE: \$1,015,000
AVERAGE PRICE: \$259,973
PIEDMONT
TOTAL SALES: 3

LOWEST PRICE: \$120,000
HIGHEST PRICE: \$275,000
AVERAGE PRICE: \$190,000
RICHMOND
TOTAL SALES: 24
LOWEST PRICE: \$80,000
HIGHEST PRICE: \$220,000
AVERAGE PRICE: \$170,000
SAN LEANDRO
TOTAL SALES: 25
LOWEST PRICE: \$80,000
HIGHEST PRICE: \$1,015,000
AVERAGE PRICE: \$259,973
This list was compiled by TitleTech of Oakland, obtains weekly records from county recorder's office. Neither company guarantees accuracy or completeness of information. Sales presented based upon approximate county transfer taxes.
All questions regarding information and any requests for additional listings are provided by TitleTech and directed to Bud Gorham at 7233.

The Alameda County Waste Management Authority offers home composting workshops at Oakland Garden, Lakeside, 666 Bellevue Ave. (Off Grand Ave.), Oakland. Workshops outside, rain or shine, unless otherwise noted. For more information please call 444-SOIL.

YOUR WEEKEND GUIDE OPEN HOMES

OAKLAND ••OPEN SUNDAY 2-4:30••

6431 GWIN RD, Montclair. 3+bd/2 1/2 ba new home. \$1,150,000
Prudential CA Realty, Kathy 339-9290

1269 GRANDVIEW DR, Claremont Hills. 3bd/3ba. Fab SF bay vws. \$1,095,000
Dramatic CA Hacienda, Pacific Union, Patricia Scott 339-6460

1426 GRANDVIEW DR, Smashing new home! Pano views. 4+4. \$995,000
Two courtyard patios. Wells & Bennett, Mary Neuberger 530-4148

132 TAURUS AVE, Montclair. 4bd/3ba. Stunning design. 3-bridge vws. \$995,000
Fab mstr suite. Pacific Union, Sandi Klemmer 339-6460

6035 WOOD DR, Montclair. 4bd/3.5ba. This is the Spanish Med in all 975,000
of our Fairy Tales! Prudential CA, John and Greg 845-0200 2-5

6024 ASCOT DR, Piedmont Pines. 4+4+bd, 3 1/2 ba Grand Historic Estate! LaSalle Properties, D.C. Hodges 339-8900

6174 MAZUERA DR, Montclair. 4+4/bd/4ba. New construction. SF vws. \$875,000
Lg kit/family rm w/frpl. 3-car garage. Pacific Union, Kathy Flynn 339-6460

6301 ACACIA, Upper Rockridge. 4/3. Excellent new Med. Vwsts! \$850,000
Prudential CA Realty 428-0900, N. Hinkey 644-5440

6095 FAIRLANE, New price! Spacious 5/4.5 w/flex floor plan. \$749,000
Gourmet kitchen. Yard. Coldwell Banker, Ruby Ng/Karen Lum 339-1174

321 CREIGHTON WAY, Best view in Town! Soaring ceilings, hdwds, 2 frpls, terrific kitchen, more! Wells & Bennett, Michael Childress 531-7000 X215

14 CHANCELLOR PL, New Med w/pano vws! Entertain & live in style & beauty. Wells & Bennett, Peter Nicolopoulos 339-9780

225 GRAVATT DR, Claremont Hills. 4/3 5-yr old contemp w/pano vws. \$659,500
Stylish decor. 3 decks. Pacific Union, Patricia Scott 339-6460

6350 CONTRA COSTA RD, Upper Rockridge. Smashing 4bd/4ba custom designed home! LaSalle Properties, Carin Caroe 339-8900

7125 MARLBOROUGH TER, Custom 3+bd/3ba w/smashing SF/bay view! Fab mstr suite 2 frpls. Wells & Bennett, Don Dunning 482-2256

6045 ESTATES, Montclair. Lg updated 4/3. Family rm, blg kitchen. Split level floor plan. Coldwell Banker, Donna Conroy 339-1174

7030 BUCKINGHAM BL, Claremont Hills. 3++/3 custom hm w/gourmet kit, FDR, 2 bdrm rms. Office/apair w/separate entry. Pacific Union, Dick Cohen 339-6460

831 PARAMOUNT RD, Crocker Highlands. 3/2.5 Dutch Colonial. Sun room. Level garden. Grubb Company, James Garcia 339-0400

6625 EXETER, Montclair. 4/3.5. New listing! 5 yr old contemp. \$568,500
Unique architectural design. 2432 sf. Montclair Better Homes RE 339-4000

1132 MANDANA, Normandy Elegance! 3/3.5 No.Crocker trad'. Formal LR & DR. Bay view. Garden. Coldwell Banker, Dell Orr 339-1174

7000 THORNHILL DR, Montclair. Mediterranean, spectacular bay views! 3bdrm, 2ba +apair w/2nd kitchen & sep. entry. Sunny level yd. 2-car garage Phillip French, Broker 339-6300 2-5

5642 AMY DRIVE, Upper Rockridge. 3/2 up w/FDR. Add'l lg living area down w/non-conforming kitchen. Coldwell Banker, Kay Grubb 339-1174

831 ROSEWENT RD, Classic trad!. Elegant rooms. 4bd/2.5ba. \$499,000
Decks. Hot tub. Yard. The GRUBB Company, James Garcia 339-0400

2549 STOCKBRIDGE, Piedmont Pines, charming traditional. 3+2. \$499,000
Hdwds, new carpet. Move right in! Montclair Better Homes RE 339-4000

6040 ASPINWALL, New listing. Montclair. 4bd/2ba. FDR. Frpl. \$499,000
Montclair Better Homes RE 339-4000

6428 WESTOVER, Montclair sophisticate! Class/grass/glass! 4/3.5. \$499,000
Canyon views. Family room. Apair. Coldwell Banker, 339-1174

1550 MOUNTAIN BL, Montclair. 4/2.5. Charming Cape Cod. Blg yd. \$459,000
Prudential CA Realty 428-0900, Rita Harrington 898-9412

2365 MANZANITA, Montclair. 3bd/2ba near Hills Club. View. \$409,000
Prudential CA Realty 428-0900, M. Erickson 644-5482

5829 VIRMAR, Rockridge charm. 3bdrms. 2 blg plus rooms. Hdwds. \$399,000
Sweet level yard. Loads of charm. Coldwell Banker, Terry Kulka 339-1174

6635 PINEHAVEN RD, Montclair. 3bd/2ba. 1st open! In-law + lot. \$399,000
LaSalle Properties, Mel Copland 339-8900

1101 NORWOOD AVE, Crocker Highlands. 3/2+ charming Colonial. FDR, EIK, rec room. Pacific Union, Wendy Gardner 339-6460

1832 WOODHAVEN WAY, Montclair. Charming 1926 4/2 w/3 plus rooms & upair. Gourmet country kitchen. GRUBB Co, Ed Kuo 339-0400 \$395,000

77 CHELTEN LANE, Montclair. 4bd/2ba. \$389,000
Coldwell Banker, Diana Kay 486-1495 2-4

7350 WOODROW DR, Montclair. 3/2+ 1/2 in serene setting. Lovely garden. Walk to Village. Pacific Union, Teri Carlisle 339-6460 \$370,000

1080 CLARENDON CRESCENT, Crocker. Elegant 3+1/5 trad1. Formal LR, hdwds, deck, garden. The GRUBB Company, Shelly Gallagher 339-0400 \$369,000

4054 BALFOUR, Nearly new beauty! 3+bd/2+ba. Gourmet kitchen. FDR. Deck and garden. Coldwell Banker 339-1174 \$369,000

4820 LOWRY RD, Chabot Park Estates. 1st open! 3/2 on 1/2 acre. FDR. Near golf. LaSalle Properties, Cheryl Feldman 339-8900 130-4:30 \$365,000

2177 ARROWHEAD DR, Montclair. 3+bd/2ba. Hdwd, Berber, FDR, Frpl, decks. LaSalle Properties, Victor Fierro 339-8900 \$359,000

4961 STONERIDGE CT, 3/2.5 w/level yard & deck. Modern EIK. FDR. Dramatic mstr suite. The GRUBB Company, Sherry Benninger 339-0400 \$354,888

5935 BALBOA DR, Montclair. Woodsy, Serene. 3bd/2.5 ba contemporary. Sparkles! LaSalle Properties, Mel Copland 339-8900 \$349,000

3480 ROBINSON DR, Country setting. Lovely 4bdrm + den. Remodeled kitchen & baths. Don Morris RE 886-2900 \$345,000

4154 LAGUNA AVE, Custom 3bd/2ba, family room. Flagstone entry. Sunny patio and garden. The GRUBB Company, Stacy Ewing 339-0400 \$339,000

696 CLEVELAND, New listing! Charming 4+2 English Tudor. Formal LR & DR. Lower level family room. Wells & Bennett, Patsy Buhler 287-5910 \$338,000

8050 PHAETON DR, Oakland Hills. 5bd/2.5ba. Prudential CA Realty 339-9290 \$335,000

4107 LYMAN RD, Oakland. This appealing 2/1 1/2 has it all! Detail. Delightful garden. Level out from mstr bdrrm. GRUBB Co, Judy Cain 339-0400 \$335,000

4493 MONTGOMERY ST, Rockridge. 2bd/2.5ba. Gorgeous split-level townhome. Private/spacious. Montclair Better Homes RE 339-8400 \$326,000

599 CRESTMONT DR, Oakland Hills nr Hwy 13. 3/2.5 w/office/den. EZ commute. Low maintenance. The GRUBB Company, Susanne Paul 339-0400 \$324,000

37 CONRAD CT, Montclair, 2/1 in private setting. FDR, remod kit, many upgrades. Near Village. Pacific Union, Nancy Chew 339-6460 \$310,000

6660 BANNING DR, Montclair. 3+bd/2ba roomy contemp. Lg EIK. Spacious 4th bdrrm could be family room. Pacific Union, Sally Morrison 339-6460 \$309,000

4210 MIDVALE AVE, Redwood Hts updt'd trad'1 w/bay views. 4/2. Bdrrm & bath w/sep entry. The GRUBB Company, Angela Wei Grubb 339-0400 \$309,000

4521 MONTGOMERY ST, Motivated Seller! Lovely 2/2.5 Br Shingle Xtrnhdm. 2bd/1ba. New listing in popular Upper La. Xtra lg kitchen, 2 bsmnt rms, terraced yd. Prudential Landmark RE, Lucy 573-2323 \$299,500

8033 FONTAINE, Oak Knoll. 3/2 charming starter w/upgrades. Remod kit & bath. Nw carpet and paint. Prudential CA, Ted Muniz 986-9010 \$299,000

3111 CALIFORNIA ST, Upper Laurel. Oak Knoll. 3/2+1/2 charming studio w/upgrades. First Open. LaSalle Properties, Carol Cohen 339-8900 \$298,000

1215 61ST ST, Emeryville/Oakland border. Remod 3/1. Deck, Lg. yd. Huge price reduction! Vacant at COE. Prudential CA, Laura Kroeger 898-9411 \$298,000

4572 TOMPINKS AVE, 2bd/1ba. New listing in popular Upper La. Xtra lg kitchen, 2 bsmnt rms, terraced yd. Prudential Landmark RE, Lucy 573-2323 \$298,000

7433 DEERWOOD, 2bd/1.5ba. Probate Sale. Must see. Montclair Better Homes Realty 339-4000 \$298,000

1726 65TH STREET, North Oakland. Large and affordable 3bd/2ba. Coldwell Banker, Candace Hyde-Wang 486-1495 2-4 \$298,000

2151 47TH AVE, Victorian style duplex. 1/1 up, 2/1 down. New electric. New foundation. New plumbing. Good investment! Prudential CA Realty 835-6193 \$298,000

1093 65TH ST, North Oakland. Large and affordable 3bd/2ba. Montclair Better Homes Realty 339-4000 \$298,000

6135 MAJESTIC AVE, Millsmont, captivating 2bd/2ba cottage! Prudential CA Realty, Gen Boomer 339-9290 \$298,000

2915 EASTMAN AVE, Lovely landscaped bungalow. 2bd/1ba. Frpl, hdwds. Move in condition! Nice block. Thormall Properties, Francesca Lo Porto 848-1950 x222 1:30-4:30 \$298,000

3791 LATIMER PL, Temescal area. 1 bedroom home. Great! Prudential CA Realty, David Otero 339-9290 \$298,000

3806 SUTER ST, Laurel district. 2bd/1ba. Big rooms. Nice yard. Huge garage. LaSalle Properties, Tom Nemeth 339-8900 \$298,000

3822 E. 39TH AVE, Laurel. 2bd/2ba. Super end unit townhouse. Garden. Views. Montclair Better Homes Realty 339-4000 \$298,000

2005 PLEASANT VALLEY #112, Newly listed. Spacious studio. Prudential CA Realty 428-0900, Suzanne Yamamoto 644-5477 \$298,000

ALAMEDA ••OPEN SUNDAY••

225 CENTRAL AVE, Just listed! Charming 3bd/2ba. Private, sunny. Frpl. Hdwd floors. Large yd w/fruit trees. Montclair Better Homes 339-4000 2-4 \$298,000

620 TAYLOR AVE, Just listed! 3/1.5 charming 1905 house. Spacious rooms, high ceilings. Bsmnt. Prudential CA, Dolores Thom 835-6080 2-5 \$298,000

2101 SHORELINE DR, Use Gate 3 on Franciscan Way. 2bd, 2ba. FDR, cathedral ceiling. Quittman RE, Pat Quittman 893-8622 2-4 \$298,000

520 TALBOT, 3/2. Carefree-living. Like new home. Fantastic kitchen. Cozy family rm, bay windows. 1829 sf. Beautifully landscaped. 2-car garage 799-8446 12-5 \$298,000

ALBANY ••OPEN SUNDAY••

1101 NORWOOD AVE, Crocker Highlands. 3/2+ charming Colonial. FDR, EIK, rec room. Pacific Union, Wendy Gardner 339-6460

Advertise in the Open Home Guide!
The Montclarion, The Piedmonter, The Berkeley Voice, The Journal
CALL 568-7233 or FAX 568-7322
2 Lines / 4 Newspapers / \$23.00
Deadline: NOON on Wednesday!

Those hot new techno tricks

Every year we attend the California Association of Mortgage Professionals (CAMP) Convention. This year's convention was held in Reno-Sparks, Nevada, which gave us a whole new meaning to "hot".

This convention is a wonderful opportunity for those of us in the industry to review new loan products, meet the people we normally only speak to on the phone and attend ongoing training.

The highlight of this year's convention was the innovations in mortgage-based technologies. Over the last 10 years, processing a loan required a computer, with or without modem, printer, fax machine and copier. It still does, but now, how the software has changed. Before each of the hardware systems acted independently, the word is "interface."

For example, the old way to enter a credit report has been to enter the first page of a borrower's application and credit authorization over to the credit-reporting service. If we needed a rush we could have a pre-qualification report back in an hour.

The new system allows us to enter the credit report directly from the computer as we are inputting the information as we take

it from the clients, whether they are in our office or on the phone. Push a button and within a moment we can have a complete pre-qualification credit report (public record searches and employment verifications with make-up a complete Residential Mortgage Credit Report-RM, R still take a little bit of time) with three credit scores from each of the credit reporting bureaus.

Although computer-generated credit reports have been available for awhile now, it is the way the credit reporting system is inter-linked to the mortgage software and directly with the lender that is new.

Those genius's at Fannie Mae (FNMA) designed the credit-scoring system called "Desk Top Underwriting." This system now allows us to receive loan approval within hours instead of days (or sometimes, weeks when lenders are extremely backed up).

The system is not intended for everybody just yet. "Desk Top Underwriting" is limited to conforming loan amounts (maximum loan for a single family home is \$227,150), one to four units and to those borrowers with perfect credit. The borrower must fit Fannie Mae's guidelines to a "T" and

MORTGAGE MADNESS

KAREN SENZIG

are limited to those lenders approved and trained under the Fannie Mae system. However, those borrowers who qualify are offered top speed and the some of the lowest interest rates available.

What we found most interesting was all the new prospecting software available. Like any business, lenders are always looking for new clients to serve which is one of the reasons homeowners are hounded by junk mail offerings and solicited daily by telephone.

The lists of homeowners and potential homeowners have been compiled by hundreds of outside sources (for example: telephone yellow pages, title company files, magazine subscribers, etc.), but in the end the usual concept of "throw enough against the wall and some should stick" has been the main order of business.

The data systems we saw could eliminate the waste, and actually help find potential borrowers who actually want to be found. Right from my computer, I can ask the computer to search for ho-

meowners who purchased or refinanced their home in the last three years with an adjustable-rate mortgage or a fixed-rate over 8 percent, between \$200,000 and \$220,000, in a precise geographical area, with a specific lender such as Great Western Savings and Loan (now Washington Mutual).

These borrowers are great candidates for today's low fixed-interest rates. Additionally, all this can be accomplished right at my desk in a matter of minutes through the magic of the information superhighway.

There were many software programs designed to reach potential and previous clients in a warm and easy manner. The most difficult task was deciding on a specific method and keeping the pursue strings tightened. It would have been easy to let all the techno tricks presented at the convention lead me into mortgage madness.

Karen Senzig is co-owner of Montclair Mortgage with her husband Scott. She can be reached 339-8511, fax 339-3814.

'Fine Homes' forum

More than 100 Prudential California Realty real estate professionals from across Northern California recently attended the exclusive Fine Homes International Networking Reception.

The reception was held at the Bankers Club of San Francisco and was hosted by the Prudential Real Estate Affiliates, Inc., a network of independently owned and operated real estate companies throughout North America. Fine Homes International is the luxury homes division of Prudential Real Estate.

The forum allowed for the exchange of ideas among Prudential California Realty agents who specialize in listing and selling luxury real estate properties throughout Northern California.

Topics of discussion included listing presentations, marketing strategies for luxury homes, cooperative marketing programs and Fine Homes International marketing resources and tools.

"From advertising properties in the Global and Northern California editions of *The Wall Street Journal* to communicating with prospective buyers worldwide on the Internet, Prudential California Realty is dedicated to making it easier for affluent buyers world-

wide to shop for luxury real estate throughout Northern California," said A. David Cobo, Prudential California Realty president and CEO.

"Additionally," said Cobo, "we are committed to supporting Prudential California Realty agents in the listing and selling of luxury properties."

Executives from Prudential California Realty and the Prudential Real Estate Affiliates, Inc. outlined strategies to become the market-share leader among all national real estate networks in upper-tier properties by the year 2000.

"Members of the Prudential Real Estate Network consistently have been leaders in the Fine Homes market, which — by industry standard — are homes listed in the top 10 percent price bracket in their marketplace," said Jim Retz, manager of Fine Homes and Resort Properties for the Prudential Real Estate Affiliates, Inc. and Networking Reception coordinator.

Prudential California Realty, formerly Mason-Duffie Real Estate, is one of Northern California's leading real estate companies, with more than 100 offices throughout the Bay Area and Northern California.

Real Estate Advertising: 339-4046

YOUR WEEKEND GUIDE OPEN HOMES

• POLK, 2 homes & income. 3bd/2ba & 1bd/1ba. Many possibilities. \$419,000
• GOURMET location. Red Oak RE 527-3387 X209, Diane 526-5273 2-4:30
• 1014 EVELYN, Duplex, 2/1 each. Mint condition! Grt nighbrhd! \$315,000
• w/sep garage & laundry. Marvin Gardens, Mary Gray 466-5843 2-4
• VENTURA, nr Solano Ave. Sleeping Craftsman Beauitl 2+bd. \$265,000
• priv wtr yd. AS-1S Sale. Jeans Realy 524-8508 2-4
• PONOMA Storybook charmer! Adorable MacGregor w/lovely
• garden. Hdwd floors, frpl. Walk Memorial park & Solano Ave.
• Gardens 527-9111, Merrilyn Rhodes 466-5028 2-4
• KEY ROUTE, 2 bedrooms, 1 bath \$238,000
• Shelia Banker, Mamod Moktari 486-1495 2-4
• JACKSON, 2/2. New Award winning townhome among oaks. \$225,000
• Dk bldg. views. Decks. Frpls. Prudential CA 526-5143, Chris Kafitz 644-5240 2-4

BERKELEY ...OPEN SUNDAY...

• SOUTHAMPTON, New price! Stunning bay view! 4bd. Sun room. \$925,000
• Gourmet kit/fam rm. Fenced yd. Templeton 652-2133, Bebe McRae X145 2-4
• WOODMONT AVE, Grand English Tudor nds restoration. 4/3. \$895,000
• Library w/trpl. Lg EIK. Huge finished attic. FDR. ½ + acre. "As Is"
• Templeton Co. 652-2133, Marlene Leverette X121, Nancy Norman X124 2-4
• ALVARDO RD, Claremont district. 4+3/4+ Mediterranean. Library. \$735,000
• Deck. Prudential CA 428-0900, Glass-Sabine Team 644-5412 2-4:30
• VICENTE RD, Claremont, 3bd/3.5ba. Custom. Dramatic! SF w/rv! \$659,000
• Wraparound decks. Montclair Better Homes Realty 339-4000 2-4:30
• WOODMONT AVE, Grand English Tudor nds restoration. 4/3. \$895,000
• Library w/trpl. Lg EIK. Huge finished attic. FDR. ½ + acre. "As Is"
• Templeton Co. 652-2133, Marlene Leverette X121, Nancy Norman X124 2-4
• PIEDMONT, 3+bd/3+ba. Elegant and sophisticated. \$549,000
• architectural detail. Templeton Co. Nancy Nomar 652-2133 X124 2-4:30
• THE ALAMEDA, N. Berkeley, 3/2, 1st open! Fab bay & canyon \$445,000
• Charm throughout! Prudential CA, Nancy Platford 869-5395 2-4:30
• CONTRA COSTA, Thousand Oaks circa 1925. Many updates. \$429,000
• 2 story w/2 frpl. Garden. Templeton Co. 652-2133 Ruth Frassetto X147 2-4:30
• COLORADO AVE, Spectacular vws! Level-in. Lg LR/Dining area. \$379,000
• 2bd, 2ba, remodeled kitchen open to deck & yard. Home office.
• Weston Broker, Sheri Madden, Agent 524-3840 2-4
• 29TH STREET, West Berkeley. 2/1 live/work. Finished \$335,000
• 2 story w/2 frpl. Garden. Templeton Co. 652-2133 Ruth Frassetto X147 2-4:30
• EDITH ST, 2/2 charming bungalow w/bonus in-law. Lg mstr \$314,500
• oak flrs, grt location. Prudential CA, Richard Matus 287-2501 2-4:30
• ALLSTON WAY, 2bd/1ba. \$289,000
• Shelia Banker, Mamod Moktari 486-1495 2-4
• HOPKINS, Charm & quality abound! 3/1. Large rooms. Walk \$279,500
• Northbrae shops. Templeton Co. 652-2133, Carol Libby Nell X146 2-4:30
• SPAULDING, Wonderful 2/1 Craftsman. Rich archit.detail. \$269,000
• Walk shed, garage, workshop in backyard! Red Oak, Sara 527-3387 X105 2-4
• CHANNING, Berkeley Triplex \$249,500
• Kali Channing, Berkliy Chris Koh 486-1495 2-4
• CHANNING WAY, 2bd/1ba gorgeous updated bungalow. \$249,000
• On coveted street. Bay Area Properties, Diane Yonkoski 486-1440 2-4
• STRATHMOOR DR, Oakland/Berkeley Hills wide ¼ acre \$220,000
• 2bd/1ba. Walk to UC campus. Prudential CA 526-5143, Philippa 644-5211 2-4
• MILLDALE, 3+bd/2ba \$199,500
• Shelia Banker, Nancy Reichert 486-1495 2-4
• FRANCISCO, New listing! 2bd. Sunny, fresh paint. Lg yd w/ \$209,000
• trees. Walk shops. BART. Prudential CA 526-5143, Philippa 644-5211 2-4
• #105, 2/1 condo. Premier UCB location! Bay view. \$185,000
• Prudential CA Realty, Gabe Paulson 849-5320 2-4
• DWIGHT WAY, Spacious duplex. Expansion ready basement. \$180,000
• 2bd/2ba. 2-car garage. Prudential CA 524-2526, Colette Wallace 898-9429 2-4
• HIGHLAND PL #1, Corner unit! 1 or 4 in bldg. Quiet. Wooded. \$174,000
• Carport. 2 bks to UC campus. Prudential CA, Sally Madden 644-5246 2-4

EL CERRITO ...OPEN SUNDAY...

• 709 GELSTON, 3bdrm/2ba. New kitchen. Views. Decks. \$405,000
• Prudential CA Realty 527-9800, Jaimie 2-4:30
• 1101 SHEVLIN, 3bd/2ba A million \$ view doesn't come along at this price very often! Come see for yourself! Arista RE 527-1770 1-4
• 207 TAPSCOTT, Panoramic view home near Canyon Trail Park. 3bd/2½ bath. Millstein & Assoc., Celia Concus 527-0211 2-4:30
• 410 COLUSA, New listing! 3bdrm starter on 6200sf corner lot. Frpl in LR, hdwds, 2-car gar. 1 blk to Fatappie's & shops. Marvin Gardens 527-9111 Darrell Hoh 273-9505 2-4
• 6736 HAGEN BL, Sunny & bright 2/1 w/SF/Bay views! Big backyard. Fresh paint in/out. Red Oak RE 527-3387 X132 2-4
• 622 LEXINGTON, Cute 2bdrm cottage near Plaza. Prudential CA Realty, Jennifer 527-9800 12-3

27 OLIVE AVE, 2+bd/3ba. Great!

Prudential CA Realty, M. Boyer 339-9290

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• 533 W. RICHMOND AVE, Pt.Richmond, New listing! Fab 3bd/2ba \$185,000
• charming turn-of-century fiber. Views. Garden! Red Oak RE, Merritt 527-3387 X177
• 1411 MERED, 3bd/2ba bungalow. Lg yard, deck, updtdd kt/baths. \$175,000
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• 1403 S. 59 th , R. Annex. 2bd/1ba & 2 extra rooms! Mt Tam sunsets! \$172,000
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• 32 ANSON WAY, 5bd/3.5ba. Modern trad'l. Custom kitchen. Vws! Plus legal 2/1 unit. Level yd. Prudential CA, Pascal Forest 27309332 2-4:30
• 185 PURDUE, 3/2 5/2 unusual "duplex-like". 2 LR's, 2 kits, 3 frpls. Level in. Excellent condition. Prudential CA 526-5143, Chris Kafitz 644-5240 2-4
• 410 BELOIT, 3/1.5. Light & space. Bay views. Family rm. Hdwd. Frpl. 2-car garage. Prudential CA, Richard Matus 526-5143, Phyllis Hewett 644-5252 2-4
• 261 TRINITY, 4bd/3ba lovely Upper Kensington home. SF & GG vws! Remod kitchen & baths. Security Pacific, Kevin Tannhill 524-1112 2-5
• 222 LASALLE AVE, Grand trad'l, ½ acre. 4bd, remod kit & baths. \$1,495,000 Rumpus rm. Move right in! The GRUBB Company, Anian Tunney 339-0400
• 26 LITTLEWOOD, 5+bd/3 ½. Tranquil and gracious! \$925,000
• Prudential CA Realty, Chris Neddersen 527-0174
• 122 DUDLEY AVE, Dramatic contemp in pristine condition. Bay views. \$725,000 Mstr suite, family room level out to patio. Pacific Union, Nancy Moore 339-6460
• 173 ST. JAMES, New listing! 1 st open! 3+3/5 contemp. EIK, family room, loft/office. Canyon vws. Wells & Bennett, Wendy Callaghan 531-7000 X237
• 120 SCENIC AVE, 3/2 ½ Colonial w/2 dormer plus rooms. Patio w/ \$599,000 Koi pond. Wells & Bennett, Ellen Nicopoulos 339-9780
• 218 PACIFIC AVE, 3/2 w/fab views of SF bay! Great for entertaining! \$595,000 Coldwell Banker, Jerilynn Babington 925-234-4600
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Moss...

Continued from page 3

law, The Truth in Lending Act of 1969, created Regulation Z which requires disclosure of credit terms in order for consumers to make comparisons between various credit sources. This form describes the total amount of credit being extended, the interest rate and amount of payback over the life of the loan.

What is being stitched together today is a one-stop shopping concept which bundles all the services needed in a real estate transaction into a seamless whole, purportedly with the consumer's best interests in mind. After all, the buyer is a busy person who may never acquire another home in their lifetime. Why not let one agent handle the mortgage hunting, inspection reports, in fact, the entire ball of wax?

The problem is, current law prohibits brokers from benefiting, by earning a fee or receiving a discount or accepting a gift, if a client takes their recommendation. And in order to

protect themselves from appearing to favor one pest control, mortgage lender or title company over another, brokers usually give the customer three in each category to choose from and say, "You pick."

Time for integration

Perhaps the time has come for this single in-house service, an integration of brands. The real estate sales professional who can take over for the busy consumer will be a hero and a problem solver. Which is exactly the message conveyed in advertisements for Century 21, a national real estate brokerage owned by Cendant, which also owns Aon Home Warranty and PHH Mortgage.

This dream of a fully integrated transaction goes against current federal laws meant to protect the consumer from being steered toward a business in which the real estate professional has an ownership or commercial interest.

But the only difference between steering and selling bundled services is disclosure, according to the California De-

partment of Real Estate (DRE). "My understanding of steering is you're pushing a client toward some entity you have an interest in and you're going to benefit from," said Dan Garrett, Assistant Commissioner for Legislation and Public Information for the DRE. "That's not right."

Bundling services

Garrison said bundling services is a different business concept from steering as long as it is fully disclosed. "Be aware that my company has an interest in these entities and the customer has a choice," he said.

"There is no violation of law. We take it transaction by transaction and respond to complaints. Economies of scale, one-stop shopping is what they tout. There are all kinds of state and federal laws, firewalls, that keep them from being anti-competitive."

The wheels are already in motion in Washington, DC, where RESPA reform is on the agenda, according to Jansen. "The buyer wants to go to one place. And in most other bundled situations

you get a discount, why can't we do that too?" he said. "The solution is bundled services and doing away with prohibitions on kickbacks and referral fees."

Bad old days?

But Jansen does not envision a return to the bad old days of hidden fees increasing the cost of buying a house. He believes a market-driven model with full disclosure will promote competition and reduce the cost to the consumer. It would be much better system for the consumer with guaranteed up-front prices and fixed fees for services that can be compared and understood easier.

"Everybody agrees that ought to happen," Jansen said. "What people are not agreeing on is exactly how that is going to happen. You're going to have change the way the brokerage business is done. They're talking about throwing out RESPA and Truth in Lending being revamped. Reg Z as we know it would probably go."

Jansen believes that if federal laws are changed, two branches of the real estate in-

dustry will vie for the opportunity to provide full in-house service: banks and real estate brokers.

In any real estate transaction, the largest amount of money is spent by the buyer. Accessing the buyer early in the buying cycle is key to getting this bundled business, estimated to be anywhere between a \$50 and \$75 billion market.

Agents vs. bankers

Today, the consumer usually calls a realty agent first, who then recommends several mortgage companies, not just one. The real estate broker's view of the future is that, as they do today, consumers will call them first and they will provide all services.

In the banker's view of the future, they will be the first ones contacted. Not only will lenders provide a loan, credit check and

appraisal, they will be with a home warranty company, a title company, insurance company, and they will recommend a real estate broker.

"By next spring, certain time next year, we will be RESPA reform and shopping," Jansen said. "The aggregators of bundled services will be really real estate brokers, one hand and lenders other."

Cendant, which is in the mortgage and home business, owns ERA, Coldwell Banker as well as Century 21 and is well positioned advantage of this opportunity.

H.W. Moss is a licensed estate associate with TDW in San Francisco. He also writes and has a Website. You can find him at www.netvowels.com.

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Auto

A Weekly Automotive Publication
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The Montclarion
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The Alameda Journal
July 30-31, 1998

Mercury Cougar: a cat that's ready to pounce

KEANE ON WHEELS

Tom Keane

Mercury just left the cat out of the bag. It's a Cougar, a all-new sports coupe that may become tame when the motion is shut off.

This 1999 Cougar is a car designed for those who enjoy a hard, aggressive ride. If that's your cup of tea, this cat is ready to give you a thrill. If not, Mercury's showroom offers tame and comfortable cars.

The front-wheel drive Cougar has a sporty body style. The lines should attract young people who want to be seen in a car that stands out in a crowd. The wheels, with highly polished aluminum wrapped with 16-inch tires, were the first thing to catch my eye.

The hood slinks low into the front bumper, with the headlamps having a cat-like appearance, giving the impression of a car ready to pounce. Down the side belt line that starts out and runs upward meeting the triangular taillamp.

The rear door exposes a large storage area, and with the backs of the rear seats folded down, the raised hatch allows for large objects to be transported.

Although my \$2,315 tester had six-way power seats, I wasn't able to raise the seat high enough to give me good forward visibility.

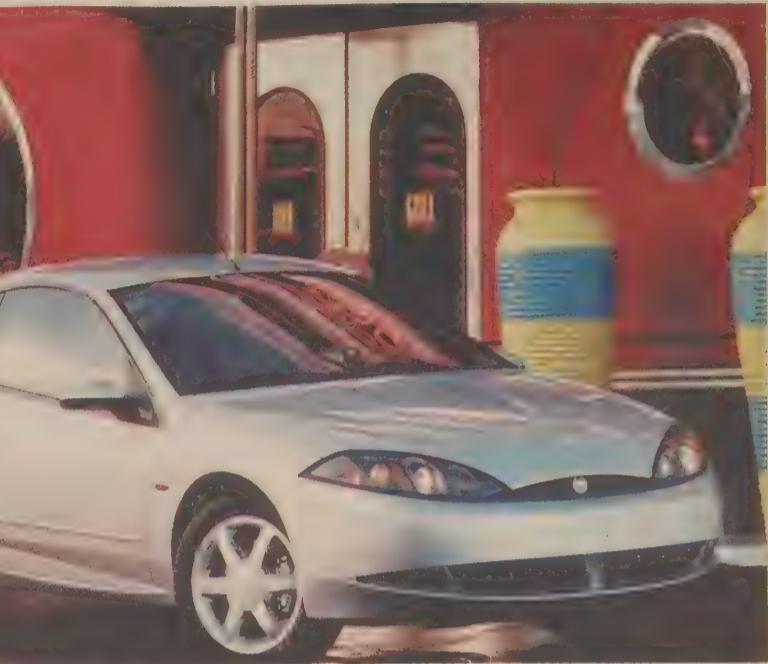
Nevertheless, I felt very snug in this seat and found it very comfortable when barreling over country roads.

cluster. All lines on this car seem to intersect with other areas in its designs making the total car different from anything else on the road. Once seen, its unique sporty appearance will be remembered.

The angular lines carry into the interior, too. Even the leather bucket seats seem angular, especially the two rear seats. The designers gave the rear seats a sharp downward angle. They hold passengers intact, but that makes it a bit difficult to get out. Even the front seats have an unusual sharp declining angle; so much so, that I kept dropping change out of my pockets.

The rear door exposes a large storage area, and with the backs of the rear seats folded down, the raised hatch allows for large objects to be transported.

The problem with the Cougar is when I found an open road, it was difficult for me to drive at moderate speeds. This car handles like a dream and responds to every turn with precision. Another reason for aggressive driving is the reassurance when braking. All four wheels have anti-lock disc brakes that bring the car to a quick stop on demand. The



All lines on the 1999 Mercury Cougar seem to intersect with other areas in the car's design making the total car different from anything else on the road. Once seen, the Cougar's unique sporty appearance will be remembered.

Cougar offers the choice of two engines, a four-cylinder two-liter engine called a Zetec and a 2.5-liter V-6 engine called a Duratec, which was in my tester. What is surprising is that it is not a "powerful" engine, but with the use of the five-speed manual transmission, it provides all the enjoyment anyone could want. Another surprising fact is the

Cougar's 0-to-60 mph time: eight seconds. It takes more than 10 seconds with the automatic transmission or the smaller engine. While eight seconds is slow, the car feels like it is flying.

The analog instrumentation is clear and easy to read and features a "monk's hood" that has the same circumference as the steering wheel. Depending upon the

height of the seat, the steering wheel can be tilted to match the semicircle of the "hood."

The other instruments are easy to operate and understand, too, as this car is very straightforward. There is an information center that uses large digital figures — thoughtful for those who

See COUGAR on page 2

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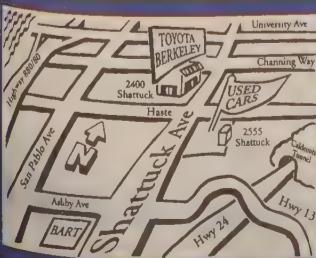
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The 1963 Mercedes 300 SL boasts a 94 1/2-inch wheelbase that teams up with a four-speed transmission to make for one nimble-footed car. The hand brake, at the driver's right knee, has a thumbscrew adjustment knob. Under the dashboard are the clutch, brake and accelerator pedals, while four functional cooling slots on each front fender help keep the engine temperature under control.



Eye doctor looks to the past to see links to '63 Mercedes 300SL

CLASSIC CLASSICS

By Vern Parker

When Frank Spellman was studying at Johns Hopkins University to become an ophthalmologist, he was unaware of one particular patient at the hospital. Their paths, however, would cross years later, so to speak.

The patient and his wife, Mercedes Pollack, reportedly wealthy tobacco merchants from Cuba, fled and left behind most of their possessions, including a Mercedes-Benz 300SL roadster when Fidel Castro gained control of the island.

Mrs. Pollack was traveling in Europe in 1963, when she heard the news that Mercedes-Benz was going to cease producing the 300SL model. She called the factory in Stuttgart to learn there were still four cars unsold. She inquired if any were white with a red interior. She was told there was exactly one, and she negotiated the deal over the telephone.

Soon thereafter Mr. Pollack underwent surgery at Johns Hopkins in a futile effort to save his eyesight. In

1977, when the low-mileage roadster was 14 years old, it was purchased by a woman in Connecticut who only drove it on sunny days. After 20 years she decided to sell the 300SL. It had yet to register 20,000 miles.

Dr. Frank Spellman has an affinity for the 300SL sports cars with a windsplitt over each wheelwell. He heard about the

low-mileage, all-original car and drove to Connecticut to verify the reports.

"Basically the car is a time warp from the last week of production," Spellman said. He bought the car on the spot, and has since learned of the very unusual coincidences linking him to this particular car.

In addition to his fleeting connection to the Pollacks, Spellman discovered a Civil War connection to the Connecticut woman.

The husband of the second owner had a great-grandfather who was one of the white officers who commanded the black troops of the 54th Regiment of Massa-

chusetts Volunteer Infantry. Hollywood made the movie, "Glory," about this Civil War regiment. Spellman had several ancestors who served in that unit, and probably were commanded by the

Like all the other 300SL roadsters that came before and the four that followed, Spellman's classic has a two-spoke steering wheel dressed up with a full horn ring. Between the padded visors is a light illuminated by rotating it left or right. The external door handles are flush with the metal. A touch of the thumb and out pops the handle to be grasped.

The sculpted rear of the two-seater is highlighted by the wraparound taillight units that incorporate three lenses and one reflector in one curvaceous unit. Naturally, the bumpers, both front and rear, closely follow the curvature of the car.

A 94 1/2-inch wheelbase combined with a four-speed transmission make for a nimble-footed car. The hand brake, at the driver's right knee, has a thumbscrew adjustment knob. Under the dashboard are the clutch, brake and accelerator pedals.

"They're hardly worn," Spellman said. Four functional cooling slots on each front fender help keep the engine temperature under control.

Nine years before Spellman bought the 300SL roadster, he happened across what he describes as the last pair of European specification headlights for a 300SL. Naturally, he bought them. Perhaps this car really was meant to be his.

ancestor of the car's second owner.

Wanting to discover more about the history of the Mercedes 300SL, Spellman located the woman, who was thrilled to know her "white dove" was being well cared for. She gave him an address in Miami where he could reach her in the future, and it sounded eerily familiar.

It was the same address of a man who had previously sold Spellman another Mercedes-Benz more than a decade ago! All of these ties to his life convince Spellman the 1963 300SL was destined to be his (at least that's what he tells his wife, Beverly).

Since buying the Mercedes, Spellman has discovered the 6.70x15-inch Michelin tires are only its second set. The 183-cubic-inch, six-cylinder, aluminum engine produces 250 horsepower, more than enough to propel the 15-foot-long roadster to the upper reaches of the 162 mph speedometer.

The 300SL's 183-cubic-inch, six-cylinder, aluminum engine produces 250 horsepower, more than enough to propel this 15-foot-long roadster to the upper reaches of its 162 mph speedometer.

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Auto

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Mercury

continued from page one
require reading glasses. It also has a side airbag to protect the chest and head in side collision.

To protect against theft, the four-select can be unlatched and moved, revealing a highly visible panel and a flat LED signal. This cat does snooze even though it is out of the ignition.

1999 Mercury Cougar specifications

VEHICLE TYPE: 4-passenger, 3-door sports coupe

BASE PRICE: \$18,095 (as tested: \$21,315)

ENGINE TYPE: V-6
DOHC 24-valve Duratec w/ EEC-V

DISPLACEMENT: 2.5-liter

HORSEPOWER (net): 170 at 6250 rpm

TORQUE (lb-ft): 165 at 4250 rpm

TRANSMISSION: 5-speed manual

WHEELBASE: 106 in., 2692 mm

TREAD (front/rear): 59/59 in. 1498 / 1498 mm

OVERALL LENGTH: 169 in.; 4699 mm

OVERALL WIDTH: 70.178 mm

HEIGHT: 52 in.; 1320 mm

TURNING CIRCLE (curb-to-curb): 36 ft; 11 m

CURB WEIGHT: 3,792 lbs.; 1720 kg

FUEL CAPACITY: 16 gals.; 60 l

EPA MILEAGE RATING: 23 city, 29 highway

ASSEMBLY PLANT: Flat Rock, Mich.

STRONG FEATURE: Handling

WEAK FEATURE: Ride comfort

Around the industry

Seoul, South Korea.—

Mazda Motor Corp. has announced it may join Ford Motor Co. in a bid for a controlling stake in Kia Motors Corp. The third largest auto maker in South Korea, Kia will be auctioned by the Korea Development Bank, Kia's biggest creditor.

Ford has not decided whether to bid, according to Ford spokesman David Reuter, speaking in Japan. The Bank wanted to complete the sale of Kia by the end of August. The sale could provide a model for future auctions needed to rebuild the Korean economy. Ford owns a controlling share in Mazda Motor Corp.

LOS ANGELES, Calif.—When it goes on sale this summer, the Toyota Camry Solara sport coupe will have a base price of \$19,058.

Toyota is hoping the Solara will strengthen Camry's bid to retain its title as the best-selling car in the U.S. The Solara SE V-6 will be the first model to reach dealers in August. It will sell at \$21,608 and the SLE V-6 at \$25,408. The four-cylinder Solara SE will reach the market in late September. All prices include \$420 destination charge.

Toyota's CALTY Design Center in Newport Beach,

Calif., styled the coupe which will be built at Toyota's plant in Cambridge, Ontario. The 1999 Solara is the first two-door since the 1996 model year.

TOKYO, Japan—A challenge to the rules that have allowed free auto trade between the United States and Canada for more than years is expected to be challenged by Japan.

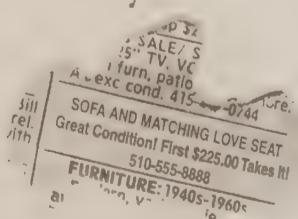
Tokyo, earlier in July, the first step toward a formal challenge through the World Trade Organization. It is asking for bilateral talks with Canada on that nation's trade policy under the U.S.-Canada Auto Pact.

Japan could demand that Canada end what Tokyo sees as discriminatory tariffs, which mostly favor the Big 3's shipment of cars into Canada.

An official of Japan's Foreign Ministry's North American Division said: "Such a system is against GATT (the General Agreement on Tariffs and Trade) and WTO agreements."

Under World Trade Organization rules, the two nations must hold their talks within 30 days unless both sides agree to a delay. If the talks are inconclusive, Japan could ask that the dispute move to WTO arbitration.

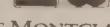
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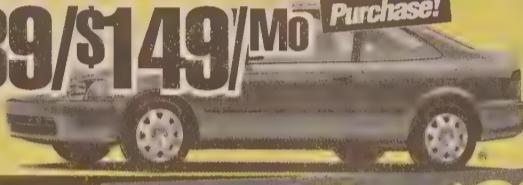
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1999 Mitsubishi Galant: high content, value, power

KEANE ON WHEELS

By Connie Keane

Mitsubishi wants attention. To get it, they've converted the Galant from a compact vehicle into a mid-size sedan, and made it \$450 cheaper.

During

a recent press conference,

Mitsubishi executives said they have not done a good job

in customer satisfaction and corporate profitability.

The all-new Galant is the automaker's new

bench-

mark for turning things around.

After my test drive, the Galant deserves two thumbs up. The V-6 engine is powerful, it's highly contented with standard equipment, and pricing will make the competition take notice. All this should get Mitsubishi notable attention in the highly competitive sedan market segment.

The 1999 Galant is one of the most purposefully planned and thoroughly tested vehicles ever produced by Mitsubishi.

Galant is available in a four model lineup: DE, ES, ES V6, and LS. The ES line is expected to represent 65 percent of the total Galant

sales volume, so my test drive focuses on the ES.

The Galant offers what mid-size sedan buyers are looking for without having to pay for them as added-on options. All Galants are equipped with air conditioning and an air filtration system, an AM/FM cassette audio system, tinted glass, power door locks, plus power windows with a 30-

feature which casts light on driveways and parking lots for up to 30 seconds after the driver exits the car.

Engineers built the Galant's two high torque engines and four-wheel independent suspension systems strictly for North American drivers who want strong performance and confident passing ability. These two engines are not

quietly.

This is the first model year the Galant is offered with a V6 engine. The 3-liter, 24-valve, single overhead cam V6 engine is one of the most powerful in its mid-size class, generating 195 horsepower at 5,500 rpm, and 205 pounds of torque at 4,500 rpm.

I also tested the ES with a 2.4-liter, four-cylinder

engine, which has more power than the model it replaces.

But still, the difference was like night and day; I was truly spoiled by the ES V6 and couldn't wait for my turn to get back in it.

The ES model line has a base price of \$17,990 with

an automatic transmission, fog lamps, leather-wrapped steering wheel, woodgrain interior trim, cruise control, keyless entry system, and lighted dual vanity mirrors.

The ES V6 model includes four-wheel disc anti-lock brakes and 16-inch wheels and tires. My tester featured the premium package with a sunroof, alloy wheels, and front side airbags for \$21,990.

The Galant is longer, wider and taller than the previous generations, and its exterior styling slightly resembles Mitsubishi's flagship vehicle, Diamante. The Galant is one new family sedan on the market that demands attention.



The 1999 Mitsubishi Galant ES has a stylish exterior design that is a distinctive alternative to look-alike mid-sized sedans. The car's sporty look is backed by the performance of a high-torque 145-horsepower 2.4 liter SOHC 16-valve engine and a four-wheel drive independent suspension specifically tuned for spirited driving.

second delay for continued operation when the ignition is shut off.

In addition every Galant (including the \$16,990 base DE model), is loaded with 15-inch wheels and tires, two trip meters, front and rear floor mats, variable intermittent wipers, and a 12-volt power outlet, plus cigarette lighter. Mitsubishi designers thoughtfully added automatic headlamp shut-off, a

available in Galants sold in any other country.

During my test-drive of the ES V6, I could feel the smoothness of the high torque engine mated to an automatic transmission with an adaptive program. As I accelerated up steep

inclines, the shift points in the transmission were seamless, and the powerful new V6 engine propelled up hills

The Galant's 3-liter, 24-valve, single overhead cam V6 engine is one of the most powerful in its class, generating 195 horsepower at 5,500 rpm.

by 3 inches than its equivalent subcompact sedan, the Suzuki Swift, and the X-90 holds about the same amount of cargo — a suitcase of about 8 cubic feet.

The next larger group is the fastest growing segment — subcompact SUVs. Mostly car-based and all-wheel drive, subcompact SUVs are for folks wanting an entry-level vehicle. Subcompacts are also excellent foul-weather performers and are quickly replacing the family hatchback. Ranging in price from the high teens to low twenties, small SUVs include Subaru Forester, Honda CR-V, and Toyota RAV-4.

For a size comparison, park a Forester beside its dealership mate, the compact Impreza coupe. Forester is only slightly longer than Impreza, but still thinner. However, it triples the room of Impreza's cargo bay to a class-leading 33 cubic feet.

As the most recognizable group, compact sport utilities are the classic vision of the SUV, and best suited for five passengers. These include Ford Explorer, Chevrolet Blazer, and Jeep Grand Cherokee. Recent luxury entries and innovative designs are the Mercedes-Benz ML320, the Lexus RX 300 and the GMC Envoy.

Versatility and options have made this group the

most popular, by far. Compact SUVs are available as two-doors or four-doors, Spartan or luxurious, with 2WD, 4WD or AWD. Prices range from the mid-twenties to high thirties.

For a size comparison, check out an Explorer next to the popular midsize sedan, Ford Taurus. Surprisingly, the sedan stretches past the Explorer by almost a foot, as well as being 3 inches wider. However, Explorer's 43 cubic feet of rear cargo area triples the Taurus trunk space.

The final segment of SUVs are the full-size models. Built for shuttling large families or heavy loads, these big boys solve the typical family dilemma. When purchased with optional third row seating and front bench seats, full-size models like Ford Expedition and GMC Suburban can carry up to nine passengers. Prices range from \$25,000 for a base Chevrolet Tahoe to more than \$50,000 for luxury models like Lincoln Navigator and Toyota Land Cruiser.

Although these models appear large, their length and width can be surprisingly small. Take a look at the new Dodge Durango. More than 16 feet long, Durango boasts seating for eight, a powerful 5.9-liter V8 engine, and standard towing up to 7000 pounds. The rear cargo bay holds 19 cubic feet, but

SUVs come in a variety of styles and sizes. More importantly, though, even the largest SUV may not be as big as you think.

expands to 51 cubic feet. Yet, when parked beside the new Dodge Intrepid, a six passenger sedan, the Durango is still 10 inches smaller and three inches thinner.

Look at the popular Ford Expedition. This full-size vehicle comes with seating for nine passengers, a 2,000-pound payload capacity, an 8,000-pound towing capability and a whopping 118 cubic feet of cargo space. But a full-size six passenger Lincoln Town Car is almost a foot longer and just as wide as the Expedition.

Boxy shapes, beefy designs and high driver positions make sport utility vehicles often appear longer and wider than standard sedans. But appearances are deceiving. SUVs actually occupy a smaller footprint than an equivalent sedan. Yet, within that same space, SUVs are able to carry more passengers, and larger cargo, as well as provide you with greater utility.

Jamborees are rated by their level of difficulty on a scale from one to ten. Only one trail in the U.S. rates a ten and it is the Rubicon.

Jamboree: a place for Jeep lovers everywhere

By Arnold Wechter
North American Auto Writers Syndicate

Monticello, N.Y.—What brought 133 sports-utility vehicles, 245 adults, 19 children and four dogs to this resort area in the Catskills?

It is still another Jeep Jamboree — an event that allows owners to test their off-road skills in a program that provides them a combination of family togetherness, a test of their SUV's ruggedness, plus a chance to meet old friends and make new ones.

Jeep Jamborees are limited to Jeep owners and that includes old and new models. More than 6,500 Jeep owners and their families are expected to attend the 34 jamborees that will be held this year throughout the U.S. and Canada.

If you're not a Jeep owner, don't despair. There are off-road clubs throughout the nation which hold similar events. Contact the dealerships for information and dates.

If you own any sport-utility vehicle (SUV) capable of true off-roading, and that means four-wheel drive with a fourth-low gear, you owe it to yourself to take advantage of jamborees like the one we participated in in Monticello.

At Jamborees you'll see a variety of models from the legendary World War II models and their successors along with Grand Wagoneers, Cherokees and Grand Cherokees. But it is the old familiar open-air Jeep that still predominates these Jamborees.

The current Jeep Wrangler is our vehicle of choice in off-road events. It makes us cringe to think of taking a beautiful Grand Cherokee, capable as it may be, and run it through a tough Jamboree course. You're bound to finish with scratches and dents.

The beauty of the Wrangler and its predecessors is that dings are considered badges of honor.

You also meet participants at Jamborees who have 'tricked' up their vehicles to make them even more capable in off-road work. Don't worry about your Jeep not having larger wheels along with a host of features. If off-roading 'hooks' you then head for the parts store.

The Jamborees are not competitive events — they are family-oriented outings with fun for everyone. They also allow owners and their families who wish to visit seldom seen, hard-to-reach places that only their SUV can reach.

Over the years we have attended six Jamborees. Each proved enjoyable and provided us with seeing portions of the U.S. that we would never had viewed by the usual modes of travel.

Thanks to Jeep Jamborees we have visited a section of California's North Coast that tourists rarely see, we traveled through the trails near Mount Rainier in Washington, drove the lumber roads through the forests of Idaho, and viewed the famed vistas along California's fabled Rubicon Trail.

Jamborees are rated by their level of difficulty on a scale from one to ten. Only one trail in the U.S. rates a ten and it is the Rubicon.

Beginners should not shy away from the more difficult

events. Chrysler Corp., makers of Jeeps, sponsored the event and provided experts and trail bosses are their to teach what off-roading and also to help should they get in a jam situation.

Our latest Jamboree

place in New York's

Catskills. Like other jamborees it was rated from four to six. But trail conditions can change the ratings and change they did.

It rained for more than a week prior to the event and the rock-strewn trails through the lush forests became rivers of gooey mud and hid many of the rocks and small boulders. It raised the level of difficulty from six to eight — but it also raised the level of fun.

The trail bosses had the work cut out for them — even the most experienced drivers and the best-equipped Jeeps found the mud a worthy foe.

One of the great experiences provided by the Jamboree is the spirit of cooperation by the participants. You get stuck in the mud, trapped a slippery hill or caught on a boulder and friends and your made earlier in the day run to your rescue. It restores your faith in humanity.

Speed is not a factor. The truth is you'll be doing most of your driving in low gear. Torque, not horsepower, is most important on the trail. If you are an environmentalist, fear not, the Jamborees use only established trails and the rules of the Tread Lightly organization are strictly followed.

Chrysler wants owners to experience what their SUVs are capable of doing, but also wants to promote safe and environmentally responsible driving. The cost of attending Jeep Jamborees is reasonable. It comes to \$215 per adult, \$100 for children 12 to 14, \$70 for children six to three and no charge for children two and under.

All registration fees include two dinners, three breakfasts and two lunch boxes. Participants normally have the option of camping out or staying in nearby motels.

Since 1953, Jeep Jamborees have grown from the once-year Rubicon event in the Sierra Nevadas to 34 events across the country in 1988. In addition, the number of participants have increased from 155 people in 1953 to more than 6,500 jeep owners and their families enjoying these weekend adventures.

The Jamborees are operated by Mark Smith, who was one of the founders of the original Rubicon event. Smith and members of the Georgetown (Calif.) Rotary Club were seeking an event to promote tourism to the town, located near Lake Tahoe — and the Rubicon was the result.

Smith, considered one of the leaders of the off-roading sport, and his family run events. He is also employed as a consultant for Chrysler on its sport-utility vehicles.

No Jeep model reaches production until it has proven its worth over the Rubicon trail. Smith or a member of his family works all the Jamborees.

What was the result? Catskill Jeep Jamboree? A total of 135 muddy Jeeps, 245 happy adults, 19 even happier children and four well-fed dogs.

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Prius: the 'electric' car that's here and now; here to stay

By Arnold Wechter
North American Auto
Writers Syndicate

SAN FRANCISCO— Toyota's Prius is a car that environmentalists can love—and at the same time a vehicle the average person can drive in every day conditions.

More importantly it is currently in production in Japan and an updated version will come to the U.S. in late 2000. The Prius, the first production hybrid vehicle offers the best of both worlds featuring an internal combustion engine coupled to an battery-powered electrical unit.

The good news

It is everything the so-called electric cars aren't. The Prius uses regular gas, doesn't need to be recharged and has a range of 600-plus miles compared to the real world average of 80 to 100 miles of the current crop of electric cars currently offered the public in selected parts of the U.S.

Some of the more radical environmentalists will scream because it isn't an emission-free car. It is what is called a Super Low Emission Vehicle (SLEV). It emits approximately 90 percent fewer emissions than a standard gasoline-powered car and gets 60-plus miles per gallon.

No real bad news

What's the bad news? There isn't any that we can report. Toyota has sold 7,000 Prius models in Japan and

the auto maker reports that buyers seem happy.

We drove the Japanese Prius on the streets of San Francisco and came away with the belief is practical. What convinced us was the car's ability to climb some of the steepest hills in a very hilly city without drawing a deep breath.

While the Prius is built in Japan, its styling was done at Toyota's southern California design studio, Calty. It incorporates all the safety, comfort, drivability, and performance of a conventional compact sedan.

A long wheelbase with short front and rear overhangs means outstanding ride and handling, and it seats four persons. The design concept was to provide the most space in the interior. It does not look like any present Toyota model, but company executives claim it has many styling cues you'll see on future models.

Well designed

Up front the short, sharply slanted hood with large crystal-faced head lamps and a small handsome grille. The side view offers flowing lines with proportions that emphasize the people friendly handling. The rear shape emphasizes the low center of gravity.

Inside the high seating positions front and rear make for easy entry and exit, as well as offering passengers clear sightlines in all directions. While driving the Prius we appreciated the instrument cluster mounted center

high on the dash at the base of the windshield. It was easy to change eye focus from the road to the instrument panel.

Priced for Japan

What about price? It is in the ballpark of the average compact sedan. In Japan it sells for between \$15,000 and \$20,000, depending on currency fluctuations. Why isn't Toyota producing the Prius for sale in other world markets at this time?

The answer is simple. Prius was designed with Japanese conditions in mind, and the model that will be exported will be built to driving conditions in the U.S. and Europe.

Presently the Prius will go from 0 to 60 mph in approximately 18 seconds. This is a bit too slow for the U.S. market. Toyota hopes to lower this figure to roughly 12 seconds—acceptable in this market. Plans call for 20,000 of the revised Prius to be produced with both the U.S. and Europe sharing in the automobile's production.

Unique system

The highlight of the Prius has to be the Toyota Hybrid System, one that incorporates the technologies of clean-burning, high-efficiency internal combustion engines along with a silent and efficient electric vehicle power systems.

By using a newly developed advanced transmission and precision power and engine management controls, Toyota has developed a vehicle that combines the best of both systems.



The Toyota Prius, the world's first mass-produced gasoline/electric hybrid vehicle, incorporates the safety, comfort, drivability, and performance of a conventional compact sedan. A long wheelbase with short front and rear overhangs means outstanding ride and handling along with interior packaging that comfortably seats four adults. Prius was designed at Toyota's design studio, Calty.

A true hybrid

Prius uses its gasoline engine, nickel-metal hydride batteries, electric motor and electric generator to achieve double the fuel efficiency of conventional cars and at the same time reduce emissions by approximately 90 percent. Main power is supplied by a 1.5-liter gasoline engine.

The electric motor and generator can also supply power, and in high load situations, both power units operate simultaneously. A further boost to fuel efficiency is provided by the engine automatically turning off when the vehicle is stopped.

Five main modes

1. When pulling away from a stop or under a light load, only the electric motor powers the vehicle.

2. In normal driving, engine power is divided by a power-split device between the wheels and the electric generator. The generator runs the electric motor to provide additional power to the wheels.

3. Under full-throttle acceleration, the electric motor is supplemented by

power from the batteries.

4. The battery is regulated to maintain a constant charge. When the charge is low the electric generator powers the battery.

Transmission holds key

Key to the system is a power-split device in the transmission which sends engine power directly to the wheels or to the electric generator controlling the electric motor or battery state-of-charge.

The entire transmission system functions like an electronically controlled variable transmission, smoothly adjusting the rates of revolution of the gasoline engine electric generator and electric motor to accommodate for acceleration and deceleration.

System efficiency is further boosted by the Prius' regenerative braking system.

Electric cars will not be successful until a battery is invented which allows mileage of at least 250 miles—and when or if that will happen is an unknown. GM powered by fuel cells is another attractive alternate but again it is far in the future.

during stop-and-go driving
Long life has price

Toyota's engineers say batteries never need outside recharging and its durability they will never need replaced. They claim a 250,000-mile lifetime for the batteries. One of the major drawbacks of currently offered electric vehicles is the cost of battery replacement. It is one of the reasons why General Motors and Honda only lease their models instead of selling them.

Toyota claims it plans to both sell and lease the Prius. It is our belief that the Prius will meet the transportation needs of today's compact car buyers. GM's EV I electric vehicle has sold slightly more than 400 cars since its introduction and the Honda model even less. They are emission free, but it doesn't meet the needs of our consumers.

Electric cars will not be successful until a battery is invented which allows mileage of at least 250 miles—and when or if that will happen is an unknown. GM powered by fuel cells is another attractive alternate but again it is far in the future.

The Prius is here and no

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Could be a lemon: two engines replaced under warranty

ASK THE AUTO DOCTOR

Junior Damato

Dear Doctor: In 1995, I purchased a new Ford Mustang, and since the first oil change there was a burning smell. The dealership said the rear main oil seal was leaking, and replaced it under warranty. This burning smell, however, has occurred repeatedly and with just 29,000 miles on the car, the dealer has replaced the engine twice now! At 3-year/36,000 mile warranty will end this year, and I don't want to be stuck with a lemon. The dealer said they have never seen this problem on a six-cylinder engine and would get in touch with Ford on this problem. What should I do?

Debbie: A rear main oil leak is caused by too much pressure in the crank case, or oil pressure. In your case, the pressure could be from the torque converter due to a misaligned transmission, or an out-of-line engine block, or crankshaft. Tell Ford to get you into another Mustang, or pursue a civil action suit.

Dear Doctor: I have spent \$3,000 trying to repair the anti-lock brake system on my 1990 Pontiac Grand Prix. Each time it fails the entire ABS unit

gets replaced. Is there any way of fixing the ABS system without replacing the entire unit? Scott

Dear Scott: The early ABS brake units are very troublesome and complex. Unfortunately, there are only a couple of companies that rebuild these units. I have been unsuccessful in getting separate parts for older ABS units. Ask the dealer and local auto parts store what brand of rebuilt brake parts they use, or go to a salvage yard. You could try to find a shop that will remove the ABS system and replace it with regular brakes.

Dear Doctor: The fuel capacity in my 1996 Toyota Camry is 18.5 gallons. Seldom do I use a full tank in a 30 day period. Would it benefit my fuel system and engine to add a fuel stabilizer or an additive to the tank?

JW: Dear JW: There is no reason to add anything to the gas tank due to your driving habits. If you were going to let the car sit for more than a month without driving it, then I would recommend Gold Eagle fuel stabilizer in the tank. Make sure you follow the proper schedule for oil change and service intervals under severe driving conditions.

Dear Doctor: I have two problems with my 1991 Lincoln Town Car. The left rear window

tends to slide down a couple of inches, and my air conditioning unit occasionally blows warm air. The repair shop gave me an estimate of \$300 to fix the window, and the a/c has already cost me a lot of money. My finances are tight, so what do you think I should do? Tom

Dear Tom: If you do not want to pay \$300 to have the window fixed, ask the technician to close the window, disconnect the power going to the motor, and secure the track so the window will not move. For the air conditioning, the technician will have to check both low and high pressure readings while blowing cold and warm air.

You might have a bad in-dash temperature sensor, programmer, sticking expansion valve, or blockage in the system.

Dear Doctor: I own a 1989 Ford Bronco XLT 5-liter V-8 that has a knocking sound that only happens when accelerating. My local mechanic has not been able to fix the problem. Can you help? Paul

Dear Paul: Your letter did not state if the knocking sound was only when the engine was warm, cold, or both. If the knocking sound is present as soon as the engine is started and the Bronco is driven, this would indicate a mechanical problem. If the knocking is only under acceleration when the engine is warm, this would be a gas

knock.

A mechanical knock on a five-liter engine is usually a lower end problem, such as a connecting rod, or main bearing with too much clearance. A stethoscope is the best way to locate where the knock is coming from. If the knock is gas related, run the gauge down to an eighth of a tank, and fill it twice with 93 octane.

If the knock stops, then you need to look into the EGR system, ignition timing, dirty fuel injectors, or carbon buildup in the combustion chambers.

Dear Doctor: I have just 46,000 miles on my 1994 Dodge Caravan, and the heater has always worked well, except this past winter. When the temperature is 30 degrees or less, the heater blows warm especially at idle, but the temperature gauge reads normal. If I race up the engine, the heater temperature gets warmer. I have always followed the maintenance manual for all necessary service. I am hesitant to use a chemical flush in the engine cooling system. I want your opinion before I take the car into the shop. Joe

Dear Joe: The problem with your heater could be a number of things: heater core blockage, water control valve, blend door cable operation, malfunctioning engine thermostat operation, or hydrocarbon in the cooling

system (unlikely, but possible). There is no need to worry about using a chemical flush in the cooling system. I use a Wynns coolant flush machine and the Wynns chemical kit on each cooling flush, and never had any problems.

Dear Doctor: Recently, I purchased a 1989 Ford Crown Victoria 5-liter V-8. The previous owner told me I should use 89 octane gas and add a 12 ounce bottle of fuel injector cleaner once a month. Is he correct? Robert

Dear Robert: Your Ford should run fine on regular 87 octane gasoline. As for the fuel injector cleaner, four times a year is plenty. I

suggest you add the fuel injection cleaner at each oil change, and have the shop professionally clean the injectors every 20,000 miles.

Dear Doctor: How do car manufacturers come up with model names? Is it internal or do they use an outside firm? Richard.

Dear Richard: Manufacturers come up with model names on their own, without the use of outside companies. If you have any name suggestions, write to the manufacturer with the name and history of its meaning.

Send your questions to: Auto Doctor, 3 Court Circle, Lakeville, MA 02347

Stand-alone service

ROCKLIN, Calif.—The first stand-alone Service Center has been opened by Mercedes-Benz of North America, Inc., in this community near Sacramento.

The facility is one of three pilot Mercedes-Benz Service Centers. The service centers are free-standing facilities situated in convenient locations to provide top-quality, competitively priced services and parts for Mercedes-Benz owners.

Built and operated by authorized Mercedes-Benz dealers, the service centers offer solely routine service, which means that no vehicles will be sold at these facilities.

A typical center will contain between six and ten service bays, plus reception and administrative areas.

They are designed to encourage interaction between customers and service technicians working on their cars.

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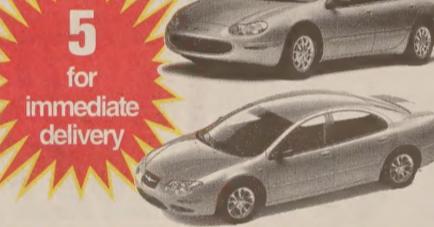
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